

JUN 30 2010

U.S. EPA REGION 10
OFFICE OF REGIONAL COUNSEL.

Direct Phone
503.221-7303

Direct Facsimile
800.600.9232

E-Mail
epopovich@robertskaplan.com

June 29, 2010

VIA OVERNIGHT MAIL

Lori Houck Cora
Assistant Regional Counsel
U.S. Environmental Protection Agency
Region 10, ORC-158
1200 Sixth Avenue
Seattle, WA 98101

Re: Portland Harbor Superfund Site; Linnton Plywood Association ("LPA")
Insurance Coverages Related to Environmental Claims

Dear Lori:

I am assisting Bill with the insurance aspects of the LPA file. You have asked us to provide you with copies of documents in LPA's files related to insurance coverages applicable to the EPA claims. You have already been provided with copies of the documents produced by Safeco under cover dated November 24, 2008. Enclosed please find all of the remaining documentation in LPA's possession or control related to environmental claims from EPA, as follows:

	<u>Date</u>	<u>Insurer</u>	<u>Policy No.</u>
1	04/23/70 - 04/23/73	General Insurance Co. of America	CP 276891
2	04/23/73 - 04/23/76	General Insurance Co. of America	CP 383478
3	04/23/76 - 04/23/79	General Insurance Co. of America	CP 646638
4	04/23/79 - 04/23/80	General Insurance Co. of America	CP 646638-A
5	04/23/80 - 04/23/81	General Insurance Co. of America	CP 646638-A
6	04/23/68 - 04/23/70	General Insurance Co. of America	CP 160977

Please call with any questions.

Very truly yours,



Elia E. Popovich

EEP/cbs

Enclosures

cc: Jimmy Stahly (LPA) (w/o encl.)
William Hutchison (w/o encl.)

RECEIVED

JUN 30 2010

U.S. EPA REGION 10
OFFICE OF REGIONAL COUNSEL.

GENERAL INSURANCE COMPANY OF AMERICA

AGENCY

#1 MARSH & MC LENNAN, INC. OF OREGON 3-170

Change Endor

In consideration of { ☐ a premium to be adjusted at audit
an additional premium of \$
☒ a return premium of\$ 35.R } It is agreed that this policy is changed as

(Mark the item or items changed)

- | | | |
|---|---|--|
| <input type="checkbox"/> 1. Name of the insured | <input type="checkbox"/> 6. Description of item or coverage | <input type="checkbox"/> 9. Rating clc |
| <input type="checkbox"/> 2. Address of the insured | <input type="checkbox"/> 4. Location of property | <input checked="" type="checkbox"/> 10. Rate |
| <input type="checkbox"/> 3. Occupation of the insured | <input type="checkbox"/> 5. Mortgagee or Loss Payee | <input type="checkbox"/> 8. Policy term |
| | | <input type="checkbox"/> 11. Premium |

ITEM ADDED:

ITEM DELETED:

OTHER ~~ADDITIONS~~ ~~DELETIONS~~ OR CHANGES:

RATES EFFECTIVE APRIL 23, 1970 AS RESPECTS 1970 CHEVROLET BISCAYNE

All terms and conditions of the policy, issued by General Insurance Company of America, remain unchanged except amended by this endorsement.

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	LINNTON PLYWOOD ASSOCIATION		
ENDORSEMENT EFFECTIVE	APRIL 23, 1970	(at the hour of the day stated in the policy)	
POLICY NUMBER	CP 276891	BRANCH OFFICE	ODO:ZF:NAS
POLICY EXP. DATE	APRIL 23, 1973	MPP ACCT. NUMBER	
ENDORSEMENT NUMBER	#1	TYPING DATE	JUNE 26, 1970

Edna H. Sweeney PRESIDENT
J. H. Hammersla SECRETARY
4/16/70



JUNE 1, 1971

CORRECTED STATEMENT

AGENT 2 MARSH & MC LENNAN, INC. OF OREGON

POLICY CODE	AGENT'S NO	
	ZONE	CODE
72	3	170

CURRENT POLICY NO CP 2761

INSURED

TON PLYWOOD ASSOCIATION

TYPE OF BUSINESS

PLYWOOD MFG.

BRANCH OFFICE

10504 N. W. ST. HELENS ROAD PORTLAND, OREGON 97231

MLT:7:2

OLD LIMITS	ONE PERSON	ONE OCCURRENCE	PRODUCTS AGGREGATE	AUTO PD	MISC PD
100,000.	300,000.	300,000.	100,000.	100/100,000.	

NEW LIMITS

INSURED IS: INDIVIDUAL, PARTNER

CORPORATION, OR OTHER

COOPERATIVE ASSOCIATION

GENERAL POLICY TERM OR CANCELLATION DATE IF APPLICABLE

OLD POLICY TERM

AUDIT DATE

ADJUSTED EARNED PREMIUM

ESTIMATED ADVANCE PREMIUM

4/23/70 TO 73

4 23 70 TO 4 23 71

4 23 71 TO 4 23 72

DESCRIPTION OR CLASSIFICATION	PREM BASE	STAT CLASS CODE	RATE	EXPOSURE	PREMIUM	RATE	EXPOSURE
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PLYWOOD MFG.

BROAD FORM

MILLERIAL INCLUDED

SERRILLS

BROAD FORM

SUB-CONTRACT LOGGING

BROAD FORM

COMPLETED OPERATIONS

1,281,873./7,356,085

2456 3

.06

260,261.0

157.

.045

117.

2464 3

0518 5

.031

462,406.0

144.R

.202

934.R

7174 A2

.077

1,525,793.0

140.

.085

164.

CHARGE FOR UNKNOWN EXPOSURE

9690

VEH	TRADE	BODY	MOTOR OR	GARAGE
MODEL	NAME	TYPE	SER NO	LOCATION

TERM

01

STAT

RATE CLASS

OR

LIMIT OF

LIABILITY

EXPOSURE

219.

TC

VEH PURCHASED NEW OR USED AND

STORY PRICE OR COST TO INSURED

TYPE OF

COVERAGE

BI

PD

MED

Comp. F&T:

\$

Ded

Coll

Towing

BI

PD

MED

Comp. F&T:

\$

Ded

Coll

Towing

DODGE 1/2 TON PICKUP

WT14295206

ON 1685.

SOLD 6/1/70 (.893)

1964 CHEV. PICKUP

W4C154H165821

ON 2079.

CAC

1970 CHEV. BISCAYNE 2 DR.

TO FOLLOW

#2

LOG HAULING 31,000.

31.675/.557

20.264/.280

6

2079.

899017

2000.

ACV

209.

82.

278.

TOTAL AUTO

AP	RP	S	S
59.	X		

TOTAL AUDIT

TOTAL EST. ADVANCE

NET PREMIUM



AGENT #2 MARSH & MC LENNAN, INC. OF OREGON	POLICY CODE 72	AGENT'S NO ZONE CODE 3 170	CURRENT POLICY NO	OLD POLICY NO CP 276891
INSURED INTON PLYWOOD ASSOCIATION			TYPE OF BUSINESS	
INSURED'S ADDRESS			BRANCH OFFICE	

OLD LIMITS ▶

ONE PERSON ONE OCCURRENCE PRODUCTS AGGREGATE AUTO PD MISC PD

MPP ACCOUNT NO

NEW LIMITS ▶

INSURED IS: INDIVIDUAL PARTNERSH. CORPORATION, OTHER

RENEWAL POLICY TERM OR CANCELLATION DATE IF APPLICABLE	OLD POLICY TERM 4/23/70 TO 73	AUDIT DATE	ADJUSTED EARNED PREMIUM				ESTIMATED ADVANCE PREMIUM				
			MO	DAY	YR	MO	DAY	YR	MO	DAY	YR
DESCRIPTION OR CLASSIFICATION			PREM RASE	STAT CLASS CODE	RATE	EXPOSURE	PREMIUM	RATE	EXPOSURE	PREMIUM	
ADD'L. INSURED: CITY OF PORTLAND							\$			\$	
ADD'L. INSURED: EMPLOYEES					5% MSC		8. 6.				
EXCESS LIMITS PD				9890							
PERSONAL INJURY A-B-C					22½		35.				
BURGLARY TR GR. 1 STOCK 3000. (OFFICE)											
CHARGE FOR UNKNOWN EXPOSURE											
ITEM	YR MODEL	TRADE NAME	BODY TYPE	MOTOR OR SER NO	GARAGE LOCATION	TERR.	STAT CLASS CODE	RATE CLASS OR LIMIT OF LIABILITY	EXPOSURE	PREMIUM	TC
	DATE PURCHASED NEW OR USED AND FACTORY PRICE OR COST TO INSURED					TYPE OF COVERAGE					
						BI PD MED				\$	\$
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MARSH & McLENNAN, INC.
OF OREGON
INSURANCE

1100 GEORGIA-PACIFIC BUILDING
PORTLAND, OREGON 97204

July 2, 1971

Linnton Plywood Association
P. O. Box 03128
Portland, Oregon 97203

Attention: C. P. Hylton, Secretary
Treasurer

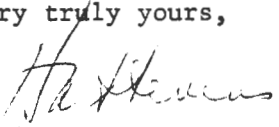
Gentlemen:

COMPREHENSIVE PUBLIC LIABILITY
INCLUDING AUTOMOBILE PHYSICAL DAMAGE
GENERAL INS. CO. POLICY CP 276891

Enclosed is audit on the above for the period April 23, 1970 to April 23, 1971, which, through exposures listed, developed an additional premium of \$59.00 for which our Invoice is enclosed.

Trust this will be found in order and remain,

Very truly yours,


H. A. Stevens
Vice-President

HAS:mc
enclosures

JUL 3 1971

A
COMMERCIAL
PACKAGE
FOR

LINNTON PLYWOOD ASSOCIATION

CP 276891

MARSH & McLENNAN, INC.
OF OREGON

1100 GEORGIA-PACIFIC BUILDING - PORTLAND, OREGON 97204

your Independent Insurance Agent:



MARSH & MC LENNAN, INC. OF OREGON

BLANKET LIABILITY POLICY

PREPARED FOR

LINNTON PLYWOOD ASSOCIATION

CP 276891

INDEX OF COVERAGES*

	Section	Schedule		Section	Schedule
PROPERTY			INLAND MARINE		
			GLASS COVERAGE		
LIABILITY					
BLANKET LIABILITY	II	A	OTHER INSURANCE		
PERSONAL INJURY	II	A			
MEDICAL PAYMENTS					
AUTOMOBILE MEDICAL	II	A			
CRIME					
SPECIAL BURGLARY & ROBBERY	III	A			
AUTOMOBILE PHYSICAL DAMAGE	IV	A			



GENERAL INSURANCE COMPANY OF AMERICA
Home Office/ Seattle, Washington

MARSH & MC LENNAN, INC. OF OREGON

*This index is not intended to be a part of the policy and therefore does not modify the contents thereof.

your Independent Insurance Agent



COMMERCIAL POLICY
CONDITIONS APPLICABLE TO ALL SECTIONS

AGREES with the insured, named in the declarations made a part hereof, in consideration of the payment of the premium and subject to the limits of liability, amounts of insurance, exclusions, conditions and other terms of this policy to insure the insured in accordance with the provisions of the schedule or schedules attached hereto and made a part hereof.

- A. Premium:** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the named insured, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the named insured the unearned portion paid by the named insured.

The named insured shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

- B. Liberalization Clause:** If during the period that insurance is in force under this policy, or within 45 days prior to the inception date thereof, on behalf of this company there be adopted, or filed with and approved or accepted by the insurance supervisory authorities, all in conformity with law, any changes in the form attached to this policy by which this form of insurance could be extended or broadened without increased premium charge by endorsement or substitution of form, then such extended or broadened insurance shall inure to the benefit of the insured hereunder as though such endorsement or substitution of form had been made.

- C. Inspection and Audit:** The company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the named insured or others, to determine or warrant that such property or operations are safe.

The company may examine and audit the named insured's books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

- D. Cancellation:** This policy may be canceled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the named insured at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the company shall be equivalent to mailing.

If the named insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

- E. Deferred Premium Payment Plan:** If the insured elects to pay the premium in equal annual payments as indicated on the first page of this policy the premium for this policy is hereby made so payable. Default in making any payment shall be construed as a request of the insured to cancel this policy, in which case this company shall, upon demand and surrender of this policy, or after ten days written notice to the insured, comply with the said request.

If this policy is canceled, either at the request of the insured or at the election of this company, this company shall refund to the insured only the excess of paid premium over earned premium. In the event the earned premium exceeds the paid premium the insured shall pay this company the difference.

- F. Subrogation:** In the event of any payment under this policy, the company shall be subrogated to all the insured's rights of recovery therefor against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.

- G. Impairment of Recovery:** Except as noted below, this company shall not be bound to pay any loss if the insured shall have impaired any right of recovery for loss to the property insured; however it is agreed that:

1. As respects property while on the premises of the insured, permission is given the insured to release others in writing from liability for loss prior to loss, and such release shall not affect the right of the insured to recover hereunder, and
2. As respects property in transit, the insured may, without prejudice to this insurance, accept such bills of lading, receipts or contracts of transportation as are ordinarily issued by carriers containing a limitation as to the value of such goods or merchandise.

- H. Conformity With Statute:** The terms of this policy and forms attached hereto which are in conflict with the statutes of the state wherein this policy is issued are hereby amended to conform to such statutes.

- I. Changes:** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy.

- J. Assignment:** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the named insured shall die, such insurance as is afforded by this policy shall apply (1) to the named insured's legal representative, as the named insured, but only while acting within the scope of his duties as such, and (2) with respect to the property of the named insured, to the person having proper temporary custody thereof, as insured, but only until the appointment and qualification of the legal representative.

- K. Modification of Terms:** Any provisions contained in this policy (or supplements, schedules and endorsements attached thereto) which are in conflict with conditions A thru J above are hereby waived.

- L. Extension:** If coverage provided by this policy replaces a similar coverage of a policy expiring on the effective date of this policy, then coverage hereunder shall be extended to the expiration time of the policy so replaced.

IN WITNESS WHEREOF, General Insurance Company of America has caused this policy to be signed by its president and secretary at Seattle, Washington, and countersigned on the declarations page by a duly authorized representative of the company.

W.D. Hammersla SECRETARY

Edna H. Swamy PRESIDENT



Commercial Policy
Declarations

Item 1. Named Insured and Address (Number, Street, Town, County, State, ZIP Code)

LINNTON PLYWOOD ASSOCIATION
10504 N. W. ST. HELENS ROAD
PORTLAND, OREGON 97231

MPP ACCOUNT NO

Business of Named Insured is:

PLYWOOD MFG.

The Named Insured is ☐ Individual ☐ Corp. ☐ Partnership ☐ Joint Venture ☐ Other COOPERATIVE ASSOC.

Item 2. Policy Term

THREE
Years

APRIL 23, 1970
Inception

APRIL 23, 1973
Expiration

Item 3. The insurance afforded shall apply in accordance with the schedule or schedules attached hereto, and only with respect to the coverage under such schedule or schedules as specified therein.

SECTION	COVERAGE	AS PROVIDED UNDER SCHEDULE(S)
I PROPERTY COVERAGE	Location of premises: (Enter "same" if same location as above)	
	1.	
	2.	
	3.	
	4.	
II LIABILITY COVERAGE	Liability	
	(1) Other than Automobile	A
	(2) Automobile	A
	(3) Personal	
	Medical Payments	
	(1) Premises	A
III	(2) Automobile	
	(3) Personal	
IV	Uninsured Motorists	A
	CRIME	A
IV	AUTOMOBILE PHYSICAL DAMAGE	A

Item 4. Provisional premium subject to audit:

If paid in advance..... \$

If paid in installments, the first
year installment is \$ 4876.

Countersignature _____
City or Town and Date _____

H. A. Stevens Agent

**GENERAL INSURANCE COMPANY OF AMERICA**

Home Office: 4347 Brooklyn Ave. N.E., Seattle, Washington 98105 (A Stock Insurance Company)

SECTION II - LIABILITY

Additional Declarations

Policy No. CP 276891

This schedule is attached to, and forms a part of the policy specified above.

Limits of Liability. No insurance is afforded under any insuring agreement unless specific limits of liability as to such insuring agreement are set forth below: The limit of the company's liability on account of each such coverage shall be as stated herein, subject to all of the terms of the policy or supplement attached having reference thereto.

Limits of Liability		
Liability	Coverage A - Bodily Injury	Coverage B - Property Damage
A. Divided Limits Plan	\$ <u>100,000.</u> each person	\$ <u>100,000.</u> each occurrence
1. Other Than Automobile	\$ <u>300,000.</u> each occurrence	\$ <u>100,000.</u> aggregate
	\$ <u>300,000.</u> aggregate	
	Coverage C - Bodily Injury	Coverage D - Property Damage
2. Automobile	\$ <u>100,000.</u> each person	\$ <u>100,000.</u> each occurrence
	\$ <u>300,000.</u> each occurrence	
B. Combined Limits Plan	Coverages _____	
	\$ _____ each occurrence	
The Liability Form attached hereto is entitled: <u>BLANKET LIABILITY INSURANCE C-10</u>		
The following hazards are excluded therefrom: _____		
Medical Payments		
Coverage E - Premises	\$ _____ each person	\$ _____ each accident
Coverage F - Automobile	\$ <u>2,000.</u> each person	
Coverage M - Personal	\$ _____ each person	\$ _____ each accident
Coverage F	Designation of person insured: <u>NAMED INSURED</u>	
	Designation of automobiles Division I: <u>ANY LICENSED OWNED PRIVATE PASSENGER AUTOMOBILE</u>	
Coverage P - Personal Injury Liability	\$ <u>100,000.</u> each person aggregate	\$ <u>300,000.</u> general aggregate
Including an offense within the following groups of offenses <u>A-B-C</u> Insured's participation <u>NIL</u> %		
Coverage U - Uninsured Motorists	\$ <u>10,000.</u> each person	\$ <u>20,000.</u> each accident
Designated insured:	<u>NAMED INSURED</u>	
Description of insured highway vehicles:	<u>ANY LICENSED AUTOMOBILE OWNED BY THE NAMED INSURED</u>	

(continued on reverse side)

Schedule A

NUCLEAR EXCLUSION

I. This policy does not apply:

A. to bodily injury or property damage:

- (1) with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limits of liability; or
- (2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization;

B. under any Medical Payments Coverage or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to bodily injury resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization;

C. under any Liability Coverage to bodily injury or property damage resulting from the hazardous properties of nuclear material, if

- (1) the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (b) has been discharged or dispersed therefrom;
- (2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
- (3) the bodily injury or property damage arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to property damage at such

nuclear facility and any property thereat.

As used in this policy,

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or byproduct material;

"source material," "special nuclear material," and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

"waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof;

"Nuclear facility" means

- (a) any nuclear reactor,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material; "property damage" includes all forms of radioactive contamination of property.



SAFECO INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**BLANKET LIABILITY INSURANCE
COVERAGES A, B, C, D AND L**

AMENDATORY ENDORSEMENT

The policy is amended by deleting therefrom Exclusion (h), relating to an assumption of liability by the insured for the professional services of an architect, engineer or surveyor.

All terms and conditions of the policy, issued by either SAFECO Insurance Company of America, General Insurance Company of America, or First National Insurance Company of America, remain unchanged except as amended by this endorsement.

J. H. Hammersla SECRETARY

Ernest H. Luvany PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED		COVER- AGE	CLASS OR CODE	UNEARNED SUPR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)				\$	\$	\$	\$
POLICY NUMBER	BRANCH OFFICE							
POLICY EXP. DATE	MPP ACCT. NUMBER							
ENDORSEMENT NUMBER	TYPING DATE							
					TOTALS GROSS			

H. A. Stevens
RESIDENT LICENSED AGENT



BLANKET LIABILITY INSURANCE (COVERAGE SUPPLEMENT)

- I. COVERAGE A – BODILY INJURY** – except Automobile
COVERAGE B – PROPERTY DAMAGE – except Automobile
COVERAGE C – BODILY INJURY – Automobile
COVERAGE D – PROPERTY DAMAGE – Automobile
COVERAGE L – PERSONAL LIABILITY

The company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies, caused by an occurrence. The company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient. The company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to bodily injury or property damage included within the war hazard with respect to liability assumed by the insured under any contract or agreement or expenses for first aid under the Supplementary Payments provision;
- (b) to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (c) to bodily injury to any employee of the insured arising out of and in the course of his employment by the insured; but this exclusion does not apply to (1) any domestic employee, or (2) liability assumed by the insured under any contract;
- (d) to property damage: (1) to property owned or transported by the insured; (2) to property occupied by or rented to the insured, except damage to a rented residence or private garage caused by a private passenger automobile; (3) to property under bailment to the insured (except injury to or destruction of such property arising out of the use of elevators or escalators or to liability assumed under sidetrack agreements); (4) to that particular part of any property (a) upon which operations are being performed by or on behalf of the insured, or (b) out of which such injury or destruction arises; (5) to premises alienated by the named insured arising out of such premises or any part thereof; (6) to the named insured's products arising out of such products or any part of such products; (7) to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
 But parts (2) and (3) of this exclusion do not apply under Coverage L to property damage included within the fire hazard;
- (e) to bodily injury or property damage resulting from the failure of the named insured's products or work completed by or for the named insured to perform the function or serve the purpose intended by the named insured, if such failure is due to a mistake or deficiency in any design, formula, plan, specifications, advertising material or printed instructions prepared or developed by any insured; but this exclusion does not apply to bodily injury or property damage resulting from the active malfunctioning of such products or work;
- (f) to damages, because of property damage, due:
 - (1) to the cost of repairing or replacing any defective goods or products manufactured, sold, handled or distributed by the named insured or defective work completed by or for the named insured;
 - (2) to the loss of use of any such defective goods or products or completed work, or to damages resulting from the loss of use of such defective goods or products or completed work;
- (g) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the named insured's products or work completed by or for the named insured or of any property

of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

- (h) to contractual liability assumed by the insured, if the insured or his indemnitee is an architect, engineer or surveyor, for bodily injury or property damage arising out of professional services performed by such insured or indemnitee, including
 - (1) the preparation or approval of maps, plans, opinions, reports, surveys, designs or specifications and
 - (2) supervisory, inspection or engineering services.
- (i) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of (1) any aircraft owned or operated by or rented or loaned to the named insured, or (2) any other aircraft operated by any person in the course of his employment by the named insured;
 But this exclusion does not apply under Coverage L to bodily injury to any domestic employee arising out of and in the course of his employment by any insured except while such employee is engaged in the operation or maintenance of aircraft;
- (j) under Coverage L, to any liability or injury arising out of or in connection with any business, or the rendering or omission of any professional services, or the automobile hazard.

II. COVERAGE E – PREMISES MEDICAL PAYMENTS

The company will pay to or for each person who sustains bodily injury caused by accident all reasonable medical expense incurred within one year from the date of the accident on account of such bodily injury, provided such bodily injury arises out of (a) a condition in the insured premises or (b) operations with respect to which the named insured is afforded coverage for bodily injury liability under this policy.

Exclusions

This insurance does not apply

- (a) to bodily injury
 - (i) arising out of the ownership, maintenance, operation, use, loading or unloading of
 - (i) any automobile or aircraft owned or operated by or rented or loaned to the named insured, or
 - (ii) any other automobile or aircraft operated by any person in the course of his employment by the named insured;
 but this exclusion does not apply to the parking of an automobile on the insured premises, if such automobile is not owned by or rented or loaned to the named insured;
 - (2) arising out of the ownership, maintenance, operation, use, loading or unloading of any watercraft, if the bodily injury occurs away from the insured premises; or
 - (3) arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to the named insured;
- (b) to bodily injury
 - (1) included within the completed operations hazard or the products hazard;
 - (2) arising out of operations performed for the named insured by independent contractors other than (i) maintenance and repair of the insured premises or (ii) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
 - (3) resulting from the selling, serving or giving of any alcoholic beverage (i) in violation of any statute, ordinance or regulation, (ii) to a minor, (iii) to a person under the influence of alcohol or (iv) which causes or contributes to the intoxication of any person; but this exclusion (b) (3) applies only if the named insured is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or is an owner or lessor of premises used for such purposes;
 - (4) included within the war hazard;

(c) to **bodily injury**

- (1) to the **named insured**, any partner therein, any tenant or other person regularly residing on the **insured premises** or any employee of any of the foregoing if the **bodily injury** arises out of and in the course of his employment therewith;
- (2) to any other tenant if the **bodily injury** occurs on that part of the **insured premises** rented from the **named insured** or to any employee of such a tenant if the **bodily injury** occurs on the tenant's part of the **insured premises** and arises out of and in the course of his employment for the tenant;
- (3) to any person while engaged in maintenance and repair of the **insured premises** or alteration, demolition or new construction at such premises;
- (4) to any person if any benefits for such **bodily injury** are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest;
- (d) to any **medical expense** for services by the **named insured**, any employee thereof or any person or organization under contract to the **named insured** to provide such services.

III. COVERAGE M - PERSONAL MEDICAL PAYMENTS

The company will pay to or for each person who sustains **bodily injury** caused by accident all reasonable **medical expense** incurred within one year from the date of the accident on account of such **bodily injury**, provided such **bodily injury** (a) is sustained while on the **insured premises** or (b) is sustained elsewhere and (1) arises out of a condition in the **insured premises** or the ways immediately adjoining on land, or (2) is caused by any **insured**, by any **domestic employee** in the course of his employment by an **insured**, or by any animal owned by or in the care of any **insured** or (3) is sustained by any **domestic employee** and arises out of and in the course of his employment by any **insured**.

Exclusions

This coverage does not apply:

- (a) to **bodily injury** arising out of any act or omission in connection with premises (other than the **insured premises**) owned, rented or controlled by any **insured**, but this exclusion does not apply to **bodily injury** sustained by any **domestic employee** arising out of and in the course of his employment by any **insured**;
- (b) to **bodily injury** arising out of (1) business pursuits of any **insured** except activities therein which are ordinarily incident to non-business pursuits or (2) the rendering of or failing to render professional services;
- (c) to **bodily injury** included within (1) the **aircraft** or **automobile hazard** or (2) the **war hazard**;
- (d) to **bodily injury** to any person, including a **domestic employee**, if any person or organization has a policy providing workmen's compensation or occupational disease benefits for such **bodily injury** or if benefits for such **bodily injury** are in whole or in part either payable or required to be provided under any workmen's compensation or occupational disease law;
- (e) to **bodily injury** to (1) any **insured** under parts (1) and 4(a) of "Persons Insured", (2) any person, other than a **domestic employee**, regularly residing on any part of the **insured premises** or (3) any person while on the **insured premises** because business pursuits are conducted or professional services are rendered on the **insured premises**.

IV. COVERAGE N - PHYSICAL DAMAGE TO PROPERTY

The company will at its option either (a) pay for the actual cash value of property physically injured or destroyed during the policy period by any **insured**, or (b) repair or replace such property with other property of like quality and kind, but the limit of the company's liability under Coverage N for "each occurrence" shall not exceed \$250.00.

Exclusions

This coverage does not apply to injury or destruction:

- (a) of property owned by or rented to any **insured**, any tenant of any **insured** or any resident of the **named insured's** household;

- (b) caused intentionally by any **insured** over twelve years old;
- (c) arising out of (1) any act or omission in connection with premises (other than the **insured premises**) owned, rented or controlled by any **insured**, (2) business pursuits or professional services or (3) the ownership, maintenance, operation, use, loading or unloading of any land motor vehicle, trailer or semi-trailer, form machinery or equipment, aircraft or watercraft.

V. PERSONS INSURED

Each of the following is an **insured** under this insurance to the extent set forth below:

1. the **named insured** and, if an individual, the spouse of such **named insured** if a resident of the same household;
 2. for Coverages A and B
 - (a) if the **named insured** is designated in the declarations as
 - (1) a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
 - (2) other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
 - (b) any person (other than an employee of the **named insured**) or organization while acting as real estate manager for the **named insured**; and
 - (c) with respect to the operation, for the purpose of locomotion upon a public highway, of **mobile equipment** registered under any motor vehicle registration law,
 - (1) an employee of the **named insured** while operating any such equipment in the course of his employment, and
 - (2) any other person while operating with the permission of the **named insured** any such equipment registered in the name of the **named insured** and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;
- provided that no person or organization shall be an **insured** under this paragraph (c) with respect to:
- (i) **bodily injury** to any fellow employee of such person injured in the course of his employment, or
 - (ii) **property damage** to property owned by, rented to, in charge of or occupied by the **named insured** or the employer of any person described in subparagraph (2).

This insurance does not apply to **bodily injury** or **property damage** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

3. for Coverages C and D

- (a) any partner or executive officer thereof, but with respect to a **non-owned automobile** only while such **automobile** is being used in the business of the **named insured**;
 - (b) any other person while using an **owned automobile** or a **hired automobile** with the permission of the **named insured**, provided his actual operation or (if he is not operating) his other actual use thereof is within the scope of such permission, but with respect to **bodily injury** or **property damage** arising out of the loading or unloading thereof, such other person shall be an **insured** only if he is: (1) a lessee or borrower of the **automobile**, or (2) an employee of the **named insured** or of such lessee or borrower;
 - (c) any other person or organization but only with respect to his or its liability because of acts or omissions of the **named insured** or an **insured** under (a) or (b) above.
- None of the following is an **insured**:
- (1) any person while engaged in the business of his employer with respect to **bodily injury** to any fellow employee of such person injured in the course of his employment;
 - (2) the owner or lessee (of whom the **named insured** is a sub-lessee) of a **hired automobile**, or the owner of a **non-owned automobile**, or the owner of an **automobile** leased under contract for one year or more to the **named insured**,

- or any agent or employee of any such owner or lessee.
- (3) an executive officer with respect to an **automobile** owned by him or by a member of his household;
- (4) any person while employed in or otherwise engaged in duties in connection with an **automobile business**, other than an **automobile business** operated by the **named insured**.

This insurance does not apply to **bodily injury** or **property damage** arising out of (1) a **non-owned automobile** used in the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**, or (2) if the **named insured** is a partnership, an **automobile** owned by or registered in the name of a partner thereof, unless such partner is named as an individual **named insured**.

4. for Coverages L, M and N

- (a) if residents of the **named insured's** household, his spouse, the relatives of either, and any other person under the age of twenty-one in the care of any **insured**;
- (b) under Coverages L and M, with respect to animals and watercraft owned by any **insured**, any person or organization legally responsible therefor, except a person using or having custody or possession of any such animal or watercraft without the permission of the owner;
- (c) under Coverages L and M, with respect to farm tractors and trailers and self-propelled or motor or animal drawn farm implements, any employee of any **insured** while engaged in the employment of the **insured**.

VI. LIMITS OF LIABILITY

Regardless of the number of (1) **insureds** under this policy, or (2) **automobiles** to which this policy applies, the company's liability is limited as follows:

Coverages A, B, C and D -

A. Divided Limits Plan

- (1) The limit of **bodily injury** liability expressed in the additional declarations as applicable to "each person" is the limit of the company's liability for all **damages** because of **bodily injury** sustained by one person as the result of any one **occurrence**; but the total liability of the company for all **damages** because of **bodily injury** sustained by two or more persons as the result of any one **occurrence** shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each **occurrence**". The total liability of the company for all **damages** because of (1) all **bodily injury** included within the **completed operations hazard** and (2) all **bodily injury** included within the **products hazard** shall not exceed the limit of **bodily injury** liability stated in the declarations as "aggregate".
- (2) The total liability of the company for all **damages** because of all **property damage** sustained by one or more persons or organizations as the result of any one **occurrence** shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each **occurrence**". The total liability of the company for all **damages** because of all **property damage** to which this coverage applies shall not exceed the limit of **property damage** liability stated in the declarations as "aggregate".

Such aggregate limit shall apply separately with respect to each project away from premises owned by or rented to the **named insured**.

Aggregate limits of liability as stated in this policy shall apply separately to each annual policy period.

B. Combined Limits Plan

The limit of liability under the Combined Limits Plan expressed in the additional declarations as applicable to "each **occurrence**" is the total limit of the company's liability under the **bodily injury** liability and **property damage** liability coverages combined for all **damages** as the result of any one **occurrence** provided:

- (a) with respect to all **damages** included within the (1) **completed operations hazard** and the (2) **products hazard**, such limit of liability shall be the total limit of the company's liability during each annual policy period as the result of one or more than one **occurrence**;

- (b) with respect to all **damages** arising out of **property damage** (other than **automobile**, the **completed operation hazard**, or the **products hazard**) such limit of liability shall be the total limit of the company's liability during each annual policy period as the result of one or more than one **occurrence**, but said limit of liability shall apply separately to each project with respect to operations being performed away from premises owned by or rented to the **insured**;

- (c) with respect to any **occurrence** for which the notice of this policy is given in lieu of security, or when this policy is certified as proof of financial responsibility under the provisions of the motor vehicle financial responsibility law of any state or province, such limit of liability shall be applied in accordance with the applicable terms of such law, except that the total limit of liability shall not be reduced.

For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**.

Coverage E -

The limit of liability for Premises Medical Payments Coverage stated in the declarations as applicable to "each person" is the limit of the company's liability for all **medical expense** for **bodily injury** to any one person as the result of any one accident; but subject to the above provision respecting "each person", the total liability of the company under Premises Medical Payments Coverage for all **medical expense** for **bodily injury** to two or more persons as the result of any one accident shall not exceed the limit of liability stated in the declarations as applicable to "each accident".

Coverage L -

The limits of liability afforded for Coverages A and B shall apply to Coverage L, provided the limits of liability so afforded shall not be less than: \$25,000 per person and \$25,000 each **occurrence** for **bodily injury**; \$25,000 each **occurrence** for **property damage** liability; or if combined limits, \$25,000 each **occurrence**.

Coverage M -

The limit of liability stated in the declarations as applicable to "each person" is the limit of the company's liability under Coverage M for all **medical expense** for **bodily injury** to any one person as the result of any one accident; but subject to the above provision respecting "each person", the total liability of the company under Coverage M for all **medical expense** for **bodily injury** to two or more persons as the result of any one accident shall not exceed the limit of liability stated in the declarations as applicable to "each accident".

Coverage E and M -

When more than one medical payments coverage afforded by this policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

VII. POLICY PERIOD

This insurance applies only to **bodily injury** or **property damage** which occurs: (1) for Coverages A, B, C and D, during the policy period within the **policy territory**; (2) for Coverages L and M, during the policy period; (3) for Coverage E, during the policy period within the United States of America, its territories or possessions, or Canada.

VIII. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"**aircraft or automobile hazard**" includes **bodily injury** and **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of any aircraft, **automobile** or **midget automobile**; but this hazard does not include (1) **bodily injury** to any **domestic employee** arising out of and in the course of his employment by any **insured** except while such employee is engaged in the operation or maintenance of aircraft or (2) except with respect to aircraft, **bodily injury** or **property damage** occurring on the **insured premises** or the ways immediately adjoining on land or (3) under Coverage L, **bodily injury** or **property damage** arising out of the operations of independent contractors involving an

automobile or midget automobile not owned or hired by the insured or used in connection with his business pursuits or in the rendering of professional services or (4) **bodily injury or property damage** arising out of the use of a land public conveyance by the insured as a passenger;

"automobile business" means the business or occupation of selling, repairing, servicing, storing or parking automobiles;

"business" means any professional, commercial occupation or industrial enterprise, except (1) activities which are ordinarily incident to non-business pursuits; (2) activities of an incidental business nature (not the regular business or occupation of an insured) while conducted on the insured premises or on vacant land owned or rented to an insured; (3) one, two, three or four family dwellings (including outbuildings), farms and farm land when such are rented or held for rental to others by an insured; (4) acts or activities of the named insured or spouse incident to his or her employment by another, except (a) while operating commercial or industrial machinery or equipment; or (b) while engaged in rendering professional services (other than teaching); or (c) while holding an elective or appointive office of a municipal, county, state or federal government;

"contractual liability" means liability expressly assumed under a contract or agreement; provided, however, that contractual liability shall not be construed as including liability under a warranty of the fitness or quality of the named insured's products or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner.

"domestic employee" means an employee of an insured performing duties not in connection with the business of the insured;

"fire hazard" includes property damage to any premises not owned by an insured and to house furnishings therein if such property damage arises out of (1) fire, (2) explosion, or (3) smoke or smudge caused by sudden, unusual and faulty operation of any heating or cooking unit;

"hired automobile" means an automobile not owned by the named insured which is used under contract in behalf of, or loaned to, the named insured, provided such automobile is not owned by, leased under contract for one year or more, or registered in the name of (a) a partner or executive officer of the named insured or (b) an employee or agent of the named insured who is granted an operating allowance of any sort for the use of such automobile;

"insured premises"

(a) for Coverage E, means all premises (except such premises as defined under paragraph (b) of this definition) owned by or rented to the named insured with respect to which the named insured is afforded coverage for bodily injury liability under this policy, and includes the ways immediately adjoining on land;

(b) for Coverages L, M and N, means (1) all premises where the named insured or his spouse maintains a residence and private approaches thereto and other premises and private approaches thereto for use in connection with said residence, except property maintained or used for conducting business pursuits and farms, (2) individual or family cemetery plots or burial vaults, (3) premises in which an insured is temporarily residing, if not owned by an insured, and (4) vacant land, other than farm land, owned by or rented to an insured;

"medical expense" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services;

"midget automobile" means a land motor vehicle of the type commonly referred to as a "midget automobile", "kart", "go-kart", "speed-mobile" or by a comparable name, whether commercially built or otherwise;

"non-owned automobile" means an automobile which is neither an owned automobile nor a hired automobile;

"owned automobile" means an automobile owned by or leased under contract for one year or more to the named insured;

"private passenger automobile" means a four wheel private passenger, station wagon or jeep type automobile;

"trailer" includes semitrailer but does not include mobile equipment;

"war hazard" includes all bodily injury and property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing.

IX. ADDITIONAL CONDITIONS

A. Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

B. Insured's Duties When Loss Occurs - Coverage N.

When loss occurs, the insured shall give written notice as soon as practicable to the company or any of its authorized agents, file sworn proof of loss with the company within ninety-one days after the occurrence of loss, exhibit the damaged property, if within his control, and cooperate with the company in all matters pertaining to the loss or claims with respect thereto.

C. Excess Insurance - Coverage L.

With respect to loss arising out of the ownership, maintenance, operation, use, loading or unloading of (1) any automobile or midget automobile at the insured premises or (2) watercraft, or any land public conveyance, this insurance shall be excess insurance over any other valid and collectible insurance available to the insured.

D. Excess Insurance - Hired and Non-Owned Automobiles

With respect to a hired automobile or a non-owned automobile, this insurance shall be excess insurance over any other valid and collectible insurance available to the insured.



This endorsement modifies such insurance as is afforded
by the provisions of the policy relating to the following:

PROTECTION AGAINST UNINSURED MOTORISTS INSURANCE

**AMENDMENT OF PROTECTION AGAINST
UNINSURED MOTORISTS INSURANCE**

It is agreed:

(1) Subject to provisions (a) and (b) thereof, the definition of "hit-and-run vehicle" is amended to include a highway vehicle which without physical contact with the insured or with a vehicle which the insured is occupying at the time of the accident causes bodily injury to an insured arising out of a highway vehicle accident, provided the facts of such accident can be corroborated by competent evidence other than the testimony of any person having a claim under this or any other similar insurance as the result of such accident.

(2) Provisions (d) of the Limits of Liability condition does not apply unless the named insured has employees who operate motor busses, motor trucks or taxicabs as defined in O.R.S. 481.030, 481.035 and 481.050 and such employees are covered for workmen's compensation.

(3) The Arbitration additional condition is amended by the addition of the following two sentences:

The company shall reimburse the insured for any costs of arbitration to the insured in excess of \$100. Costs shall not include attorney fees or expenses incurred in the production of evidence or witnesses or the making of transcripts of the arbitration proceedings.

All terms and conditions of the policy, issued by either SAFECO Insurance Company of America, General Insurance Company of America, or First National Insurance Company of America, remain unchanged except as amended by this endorsement.

J. H. Hammersla SECRETARY

Ernest H. Swearing PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEMPLOYED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE		(at the hour of day stated in the policy)		\$	\$	\$	\$
POLICY NUMBER		BRANCH OFFICE					
POLICY EXP. DATE		MPP ACCT. NUMBER					
ENDORSEMENT NUMBER		TYPING DATE					
				TOTALS GROSS			

H. G. Stevens
RESIDENT LICENSED AGENT



**Protection Against
UNINSURED MOTORISTS INSURANCE
(COVERAGE SUPPLEMENT)**

**I. COVERAGE U - UNINSURED MOTORISTS
(Damages for Bodily Injury)**

The company will pay all sums which the insured or his legal representative shall be legally entitled to recover as damages from the owner or operator of an uninsured highway vehicle because of bodily injury sustained by the insured, caused by accident and arising out of the ownership, maintenance or use of such uninsured highway vehicle; provided, for the purposes of this coverage, determination as to whether the insured or such representative is legally entitled to recover such damages, and if so the amount thereof, shall be made by agreement between the insured or such representative and the company or, if they fail to agree, by arbitration.

No judgment against any person or organization alleged to be legally responsible for the bodily injury shall be conclusive, as between the insured and the company, of the issues of liability of such person or organization or of the amount of damages to which the insured is legally entitled unless such judgment is entered pursuant to an action prosecuted by the insured with the written consent of the company.

Exclusions

This insurance does not apply:

- (a) to bodily injury to an insured with respect to which such insured, his legal representative or any person entitled to payment under this insurance shall without written consent of the company, make any settlement with any person or organization who may be legally liable therefor;
- (b) to bodily injury to an insured while occupying a highway vehicle (other than an insured highway vehicle) owned by the named insured, any designated insured or any relative resident in the same household as the named or designated insured, or through being struck by such a vehicle, but this exclusion does not apply to the named insured or his relatives while occupying or if struck by a highway vehicle owned by a designated insured or his relatives;
- (c) so as to inure directly or indirectly to the benefit of any workmen's compensation or disability benefits carrier or any person or organization qualifying as a self-insurer under any workmen's compensation or disability benefits law or any similar law.

II. PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) the named insured and any designated insured and, while residents of the same household, the spouse and relatives of either;
- (b) any other person while occupying an insured highway vehicle; and
- (c) any person, with respect to damages he is entitled to recover because of bodily injury to which this insurance applies sustained by an insured under (a) or (b) above.

The insurance applies separately with respect to each insured, except with respect to the limits of the company's liability.

III. LIMITS OF LIABILITY

Regardless of the number of insureds under this policy, the company's liability under this insurance is limited as follows:

- (a) The limit of liability stated in the declarations as applicable to "each person" is the limit of the company's liability for all damages because of bodily injury sustained by one person as

the result of any one accident and, subject to the above provision respecting "each person", the limit of liability stated in the declarations as applicable to "each accident" is the total limit of the company's liability for all damages because of bodily injury sustained by two or more persons as the result of any one accident.

- (b) Any amount payable under the terms of this insurance because of bodily injury sustained in an accident by a person who is an insured under this coverage shall be reduced by

- (1) all sums paid on account of such bodily injury by or on behalf of
 - (i) the owner or operator of the uninsured highway vehicle and
 - (ii) any other person or organization jointly or severally liable together with such owner or operator for such bodily injury,

including all sums paid under the bodily injury liability coverage of the policy, and

- (2) the amount paid and the present value of all amounts payable on account of such bodily injury under any workmen's compensation law, disability benefits law or any similar law.
- (c) Any payment made under this insurance to or for any insured shall be applied in reduction of the amount of damages which he may be entitled to recover from any person insured under the bodily injury liability coverage of the policy.
- (d) The company shall not be obligated to pay under this insurance that part of the damages which the insured may be entitled to recover from the owner or operator of an uninsured highway vehicle which represents expenses for medical services paid or payable under the medical payments coverage of the policy.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period and within the United States of America, its territories or possessions, or Canada.

V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"designated insured" means an individual named in the declarations under Designated Insured;

"highway vehicle" means a land motor vehicle or trailer other than

- (a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads,
- (b) a vehicle operated on rails or crawler-treads, or
- (c) a vehicle while located for use as a residence or premises;

"hit-and-run vehicle" means a highway vehicle which causes bodily injury to an insured arising out of physical contact of such vehicle with the insured or with a vehicle which the insured is occupying at the time of the accident, provided:

- (a) there cannot be ascertained the identity of either the operator or owner of such highway vehicle;
- (b) the insured or someone on his behalf shall have reported the accident within 24 hours to a police, peace or judicial officer or to the Commissioner of Motor Vehicles, and shall have filed with the company within 30 days thereafter a statement under

(Continued on reverse side)

oath that the insured or his legal representative has a cause or causes of action arising out of such accident for damages against a person or persons whose identity is unascertainable, and setting forth the facts in support thereof; and

- (c) at the company's request, the insured or his legal representative makes available for inspection the vehicle which the insured was occupying at the time of the accident;

"insured highway vehicle" means a highway vehicle:

- (a) described in the declarations as an insured highway vehicle to which the bodily injury liability coverage of the policy applies;
- (b) while temporarily used as a substitute for an insured highway vehicle as described in subparagraph (a) above, when withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction;
- (c) while being operated by the named or designated insured or by the spouse of either if a resident of the same household;

but the term "insured highway vehicle" shall not include:

- (i) a vehicle while used as a public or livery conveyance, unless such use is specifically declared and described in this policy;
- (ii) a vehicle while being used without the permission of the owner;
- (iii) under subparagraphs (b) and (c) above, a vehicle owned by the named insured, any designated insured or any resident of the same household as the named or designated insured; or
- (iv) under subparagraphs (b) and (c) above, a vehicle furnished for the regular use of the named insured or any resident of the same household;

"occupying" means in or upon or entering into or alighting from;

"state" includes the District of Columbia, a territory or possession of the United States, and a province of Canada;

"uninsured highway vehicle" means:

- (a) a highway vehicle with respect to the ownership, maintenance or use of which there is, in at least the amounts specified by the financial responsibility law of the state in which the insured highway vehicle is principally garaged, no bodily injury liability bond or insurance policy applicable at the time of the accident with respect to any person or organization legally responsible for the use of such vehicle, or with respect to which there is a bodily injury liability bond or insurance policy applicable at the time of the accident but the company writing the same denies coverage thereunder or is or becomes insolvent; or
- b) a hit-and-run vehicle;

but the term "uninsured highway vehicle" shall not include:

- (i) an insured highway vehicle,
- (ii) a highway vehicle which is owned or operated by a self-insurer within the meaning of any motor vehicle financial responsibility law, motor carrier law or any similar law,
- (iii) a highway vehicle which is owned by the United States of America, Canada, a state, a political subdivision of any such government or an agency of any of the foregoing.

VI. ADDITIONAL CONDITIONS

A. Premium.

If during the policy period the number of insured highway vehicles owned by the named insured or spouse or the number of dealer's license plates issued to the named insured changes, the named insured shall notify the company during the policy period of any change and the premium shall be adjusted in accordance with the manuals in use by the company. If the earned premium thus computed exceeds the advance premium paid, the named insured shall pay the excess to the company; if less, the company shall return to the named insured the unearned portion paid by such insured.

B. Proof of Claim; Medical Reports.

As soon as practicable, the insured or other person making

claim shall give to the company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. The insured and every other person making claim hereunder shall submit to examinations under oath by any person named by the company and subscribe the same, as often as may reasonably be required. Proof of claim shall be made upon forms furnished by the company unless the company shall have failed to furnish such forms within 15 days after receiving notice of claim.

The injured person shall submit to physical examinations by physicians selected by the company when and as often as the company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the company execute authorization to enable the company to obtain medical reports and copies of records.

C. Assistance and Cooperation of the Insured.

After notice of claim under this insurance, the company may require the insured to take such action as may be necessary or appropriate to preserve his right to recover damages from any person or organization alleged to be legally responsible for the bodily injury; and in any action against the company, the company may require the insured to join such person or organization as a party defendant.

D. Notice of Legal Action.

If, before the company makes payment of loss hereunder, the insured or his legal representative shall institute any legal action for bodily injury against any person or organization legally responsible for the use of a highway vehicle involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the company by the insured or his legal representative.

E. Other Insurance.

With respect to bodily injury to an insured while occupying a highway vehicle not owned by the named insured, this insurance shall apply only as excess insurance over any other similar insurance available to such insured and applicable to such vehicle as primary insurance, and this insurance shall then apply only in the amount by which the limit of liability for this coverage exceeds the applicable limit of liability of such other insurance.

Except as provided in the foregoing paragraph, if the insured has other similar insurance available to him and applicable to the accident, the damages shall be deemed not to exceed the higher of the applicable limits of liability of this insurance and such other insurance, and the company shall not be liable for a greater proportion of any loss to which this coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other insurance.

F. Arbitration.

If any person making claim hereunder and the company do not agree that such person is legally entitled to recover damages from the owner or operator of an uninsured highway vehicle because of bodily injury to the insured, or do not agree as to the amount of payment which may be owing under this insurance, then, upon written demand of either, the matter or matters upon which such person and the company do not agree shall be settled by arbitration, which shall be conducted in accordance with the rules of the American Arbitration Association unless other means of conducting the arbitration are agreed to between the insured and the company, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Such person and the company each agree to consider itself bound and to be bound by any award made by the arbitrators pursuant to this insurance.

G. Trust Agreement.

In the event of payment to any person under this insurance:

- (a) the company shall be entitled to the extent of such payment to the proceeds of any settlement or judgment that may result from the exercise of any rights of recovery of such person against any person or organization legally responsible for the **bodily injury** because of which such payment is made;
- (b) such person shall hold in trust for the benefit of the company all rights of recovery which he shall have against such other person or organization because of the **damages** which are the subject of claim made under this insurance;
- (c) such person shall do whatever is proper to secure and shall do nothing after loss to prejudice such rights;
- (d) if requested in writing by the company, such person shall take, through any representative designated by the company, such action as may be necessary or appropriate to recover such payment as **damages** from such other person or organization, such action to be taken in the name of such person; in the event of a recovery, the company shall be reimbursed

out of such recovery for expenses, costs and attorneys' fees incurred by it in connection therewith;

- (e) such person shall execute and deliver to the company such instruments and papers as may be appropriate to secure the rights and obligations of such person and the company established by this provision.

H. Payment of Loss by the Company.

Any amount due hereunder is payable

- (a) to the **insured**, or
- (b) if the **insured** be a minor to his parent or guardian, or
- (c) if the **insured** be a deceased to his surviving spouse, otherwise
- (d) to a person authorized by law to receive such payment or to a person legally entitled to recover the **damages** which the payment represents;

provided, the company may at its option pay any amount due hereunder in accordance with division (d) hereof.



PERSONAL INJURY LIABILITY INSURANCE (COVERAGE SUPPLEMENT)

I. COVERAGE P — PERSONAL INJURY LIABILITY

"The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as **damages** because of injury (herein called "**personal injury**") sustained by any person or organization and arising out of one or more of the following offenses committed in the conduct of the **named insured's** business:"

Group A — false arrest, detention or imprisonment, or malicious prosecution;

Group B — the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy; except publications or utterances in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the **named insured**;

Group C — wrongful entry or eviction, or other invasion of the right of private occupancy;

if such offense is committed during the policy period within the United States of America, its territories or possessions, or Canada, and the company shall have the right and duty to defend any suit against the **insured** seeking **damages** on account of such **personal injury** even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the **insured** under any contract or agreement;
- (b) to **personal injury** arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any **insured**;
- (c) to **personal injury** sustained by any person as a result of an offense directly or indirectly related to the employment of such person by the **named insured**;
- (d) to **personal injury** arising out of any publication or utterance described in Group B, if the first injurious publication or utterance of the same or similar material by or on behalf of the **named insured** was made prior to the effective date of this insurance.
- (e) to **personal injury** arising out of a publication or utterance described in Group B concerning any organization or business enterprise, or its products or services, made by or at the direction of any **insured** with knowledge of the falsity thereof.

II. PERSONS INSURED

Each of the following is an **insured** under this insurance to the extent set forth below:

- (a) if the **named insured** is designated in the declarations as an individual, the person so designated;
- (b) if the **named insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the **named insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to **personal injury** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

III. LIMITS OF LIABILITY; INSURED'S PARTICIPATION

Regardless of the number of (1) **insureds** under this policy, (1) persons or organizations who sustain **personal injury**, or (3) claims made or suits brought on account of **personal injury**, the total liability of the company for all damages because of all **personal injury** to which this coverage applies, sustained by any one person or organization, shall not exceed the limit of **personal injury** liability stated in the declarations as "each person aggregate."

Subject to the above provision respecting "each person aggregate," the total limit of the company's liability under this coverage for all **damages** shall not exceed the limit of **personal injury** liability stated in the declarations as "general aggregate."

If a participation percentage is stated in the schedule for the **insured**, the company shall not be liable for a greater proportion of any loss than the difference between such percentage and one hundred percent and the balance of the loss shall be borne by the **insured**; provided, the company may pay the **insured's** portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the **named insured** shall promptly reimburse the company therefor.

IV. AMENDED DEFINITION

When used in reference to this insurance:

"**damages**" means only those **damages** which are payable because of **personal injury** arising out of an offense to which this insurance applies.



AUTOMOBILE MEDICAL PAYMENTS INSURANCE (COVERAGE SUPPLEMENT)

I. COVERAGE F - AUTOMOBILE MEDICAL PAYMENTS

The company will pay all reasonable **medical expense** incurred within one year from the date of the accident:

Division 1. to or for each person who sustains **bodily injury**, caused by accident, while **occupying a designated automobile** which is being used by a person for whom **bodily injury** liability insurance is afforded under this policy with respect to such use;

Division 2. to or for each **insured** who sustains **bodily injury**, caused by accident, while **occupying or**, while a pedestrian, through being struck by a **highway vehicle**.

Exclusions

This insurance does not apply:

- (a) to **bodily injury** to any person or **insured** while employed or otherwise engaged in duties in connection with an **automobile business**, if benefits therefor are in whole or in part either payable or required to be provided under any workmen's compensation law;
- (b) to **bodily injury** due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;
- (c) under Division 1, to **bodily injury** to any employee of the **named insured**, arising out of and in the course of employment by the **named insured**, but this exclusion does not apply to any such **bodily injury** arising out of and in the course of domestic employment by the **named insured** unless benefits therefor are in whole or in part either payable or required to be provided under any workmen's compensation law;
- (d) under Division 2, to **bodily injury** sustained while **occupying a highway vehicle** owned by any **insured**, or furnished for the regular use of any **insured** by any person or organization other than the **named insured**.

II. PERSONS INSURED - DIVISION 2.

Each of the following is an **insured** under this insurance to the extent set forth below:

- (a) any person designated as **insured** in the declarations;
- (b) while residents of the same household as such designated person, his spouse and the relatives of either;

and if such designated person shall die, any person who was an **insured** at the time of such death shall continue to be an **insured**.

III. LIMIT OF LIABILITY

The limit of liability for Automobile Medical Payments Coverage stated in the declarations as applicable to "each person" is the limit of the company's liability for all **medical expense** for **bodily injury** to any person, including any **insured**, as the result of any one accident.

For any person **occupying a private passenger automobile or utility automobile**, the limit of liability shall be twice the limit otherwise applicable, provided such person is using a seat belt and the seat belt is in place around him, fastened in a secure manner.

When more than one medical payments coverage afforded by this policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

IV. ADDITIONAL DEFINITIONS

The additional definitions applicable to automobile bodily injury liability insurance also apply to this insurance; and when used in reference to this insurance (including endorsements forming a part of the policy):

"**designated automobile**" means an **automobile** designated in the declarations and includes:

- (a) an **automobile** not owned by the **named insured** while temporarily used as a substitute for an **owned automobile** designated in the declarations when withdrawn from normal use for servicing or repair or because of its breakdown, loss or destruction; and
- (b) a trailer designed for use with a **private passenger automobile**, if not being used for business purposes with another type **automobile** and if not a home, office, store, display or passenger trailer;

"**highway vehicle**" means a land motor vehicle or trailer other than

- (a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads;
- (b) a vehicle operated on rails or crawler-treads, or
- (c) a vehicle while located for use as a residence or premises;

"**medical expense**" means expenses for necessary medical, surgical, X-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services;

"**occupying**" means in or upon or entering into or alighting from.

V. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period within the territory described in paragraph (1) or (2) of the definition of "**policy territory**".

VI. ADDITIONAL CONDITIONS

A. Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and such payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

B. Excess Insurance

Except with respect to an **owned automobile**, the insurance under Division 1 shall be excess insurance over any other valid and collectible automobile medical payments or automobile **medical expense** insurance.

The insurance under Division 2 shall be excess insurance over any other valid and collectible automobile medical payments or automobile **medical expense** insurance available to the **insured** under any other policy.

IN CONSIDERATION OF THE PREMIUM CHARGED, IT IS AGREED THAT
EXCLUSION C OF THE PERSONAL INJURY LIABILITY INSURANCE (COVERAGE
SUPPLEMENT) C-1142 IS DELETED.

All terms and conditions of the policy, issued either by SAFECO Insurance Company of America, General Insurance Company of America or First National Insurance Company of America, remain unchanged except as amended by this endorsement.

H. H. Hamner SECRETARY

Edm. H. Swaney PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED						COVER- AGE	CLASS OR CODE	UNEARNED SR PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM		NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE _____ at the hour of day stated in the policy.									\$	\$		\$	\$
POLICY NUMBER		BRANCH OFFICE											
POLICY EXP DATE		MPP ACCT NUMBER											
ENDORSEMENT NUMBER		TYPING DATE											
TOTALS GROSS													

H.A. Stevens

CF-666 10/66 Endorsements for _____ Schedule _____



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

BLANKET LIABILITY INSURANCE - COVERAGES A & B
 COMPREHENSIVE GENERAL LIABILITY INSURANCE
 MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
 OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
 STOREKEEPERS' INSURANCE

ADDITIONAL INSURED
 (Employees)

It is agreed that the "Persons Insured" provision is amended to include any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:

1. to bodily injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof;
2. to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured or (b) the named insured, or, if the named insured is a partnership or joint venture, any partner or member thereof.

All terms and conditions of the policy issued by General Insurance Company of America remain unchanged except as amended by this endorsement.

J. H. Hamersla SECRETARY

Edna H. Lueany PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE <small>(at the hour of day stated in the policy)</small>				\$	\$	\$	\$
POLICY NUMBER		BRANCH OFFICE					
POLICY EXP DATE		WPP ACCT. NUMBER					
ENDORSEMENT NUMBER		TYPING DATE					
				TOTALS GROSS			

H. A. Stevens
 RESIDENT LICENSED AGENT



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**BLANKET LIABILITY INSURANCE
GROWERS' & RANCHERS' LIABILITY INSURANCE**

LOGGING PROPERTY DAMAGE ENDORSEMENT B.

It is agreed that with respect to logging or mill operations of the insured, or operations incidental thereto, that:

FIRE FIGHTING EXPENSE

1. the company will pay any fire fighting expense incurred by others for which the insured is legally liable solely by reason of such expense having been incurred as a direct consequence of fire resulting from and immediately attributable to an occurrence directly connected with logging operations of the insured; provided that the limits of liability or any deductible applicable to property damage (other than automobile) applies to this coverage, but this provision shall not operate to increase the limit of the company's liability;

VEHICLES - TIMBER

2. exclusions (d)(3) and (d)(4) of the policy are deleted as respects coverage for:
 - (a) trucks, trailers, or railroad cars while being loaded or unloaded, and
 - (b) timber lands, standing timber and felled or bucked timber;

EXCLUSIONS

3. such insurance as is afforded by this endorsement does not apply to:
 - (a) property in the possession of the insured for sale, storage, processing, safekeeping or repair;
 - (b) any person other than the named insured or his employees, while vehicles used in logging operations are being loaded or unloaded;
 - (c) timber while being felled or bucked; logs while being yarded or transported to loading point, or being loaded;

DEDUCTIBLE

4. \$250.00 shall be deducted from the total amount of all sums for which the insured shall be held liable for property damage (other than automobile) on account of each occurrence causing injury or damage to any vehicle (including its trailer) used in logging operations and arising out of the loading and unloading of such vehicles by or on behalf of the insured, provided that:
 - (a) the company shall be liable only for the difference between such deductible amount and the limit of the company's liability for each occurrence;
 - (b) the company may pay any part or all of the deductible amount to effect settlement of any claim or suit, and upon notification of the action taken, the named insured shall promptly reimburse the company for such part of the deductible amount as has been paid by the company;
 - (c) the terms of the policy apply irrespective of the application of the deductible amount;

WARRANTIES

5. the insured warrants that:
 - (a) slash shall be burned only at such times and under such conditions as the proper state or federal officials may approve, direct or provide;
 - (b) all felling and bucking of timber, the operation of logging equipment (other than operations of the equipment while being used in road building operations or the operation of trucks or logging railroads) and the loading and unloading of logs shall be completely suspended at all times when such suspensions are directed by the proper state or federal officials;
6. A breach of the above warranties shall render the insurance afforded hereunder null and void for the period of the breach, unless such breach is beyond the control of the insured.

All terms and conditions of the policy, issued by General Insurance Company of America, remain unchanged except as amended by this endorsement.

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED			
ENDORSEMENT EFFECTIVE	(at the hour of the day stated in the policy)		
POLICY NUMBER	BRANCH OFFICE		
POLICY EXP. DATE	MPP ACCT. NUMBER		
ENDORSEMENT NUMBER	TYPING DATE		

Edna H. Lavery PRESIDENT

J. H. Hammersla SECRETARY
MARCH & N. L. HANNAH, INC.
H. A. Stevens
RESIDENT LICENSED AGENT



This endorsement is applicable to all insurance afforded by the policy:

PRIOR NOTICE TO OTHERS OF CANCELLATION

It is agreed that in the event of cancellation, or reduction in the limits of liability of this insurance, such cancellation or reduction shall not be made effective until 10 days prior written notice has been given to _____

SPOKANE, PORTLAND AND SEATTLE RAILWAY COMPANY

All terms and conditions of the policy, issued either by SAFECO Insurance Company of America, General Insurance Company of America or First National Insurance Company of America, remain unchanged except as amended by this endorsement.

H. Hammersla SECRETARY

Enda H. Swamy PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED			
ENDORSEMENT EFFECTIVE	at the hour of day stated in the policy		
POLICY NUMBER	BRANCH OFFICE		
POLICY EXP DATE	MPP ACCT NUMBER		
ENDORSEMENT NUMBER	TYPING DATE		

COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
			\$	\$	\$	\$
TOTALS GROSS						

H. A. Stenem
 RESIDENT LICENSED AGENT

PRIOR NOTICE TO OTHERS OF CANCELLATION

It is agreed that in the event of cancellation, or reduction in the limits of liability of this insurance, such cancellation or reduction shall not be made effective until 10 days prior written notice has been given to _____

WEYERHAEUSER COMPANY
TACOMA
WASHINGTON

All terms and conditions of the policy, issued either by SAFECO Insurance Company of America, General Insurance Company of America or First National Insurance Company of America, remain unchanged except as amended by this endorsement.

J. H. Hammersla SECRETARY

Ernest H. Swenson PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED			COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE _____ (at the hour or day stated in the policy)					\$	\$	\$	\$	
POLICY NUMBER	BRANCH OFFICE								
POLICY EXP DATE	MPP ACCT NUMBER								
ENDORSEMENT NUMBER	TYPING DATE								
MARCH & MONTGOMERY INC. <i>H.A. Stevens</i> OF OREGON RESIDENT LICENSED AGENT						TOTALS GROSS			



CONDITIONS APPLICABLE ONLY TO SECTION II

SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the **insured** not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the **insured** for first aid to others at the time of an occurrence for **bodily injury** to which this policy applies;
- (d) reasonable expenses incurred by the **insured** at the company's request, including actual loss of wages or salary (but not loss of other income) not to exceed \$25 per day because of his attendance at hearings or trials at such request.

DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

"**automobile**" means a land motor vehicle, trailer or semitrailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include **mobile equipment**;

"**automobile hazard**" includes **bodily injury** or **property damage** arising out of:

- (1) the ownership, maintenance, operation, use, loading or unloading of
 - (a) any **automobile** owned or operated by or rented or loaned to the **named insured**, or
 - (b) any other **automobile** operated by any person in the course of his employment by the **named insured**;

but this definition does not apply to the parking of an **automobile** on premises owned by, rented to or controlled by the **named insured** or the ways immediately adjoining, if such **automobile** is not owned by or rented or loaned to the **named insured**.

- (2) and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to the **named insured**;

"**bailment**" means a delivery of property by any person to the **insured** for some purpose beneficial to either the **insured** or such person or both under a contract, express or implied, for the **insured** to carry out such purpose and to redeliver such property or otherwise dispose of it as provided.

"**bodily injury**" means **bodily injury**, sickness or disease sustained by any person;

"**completed operations hazard**" includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the **named insured**. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the **named insured** under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the **named insured** at the site of the operations have been completed, or

- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The **completed operations hazard** does not include **bodily injury** or **property damage** arising out of

- (a) operations in connection with the transportation of property, unless the **bodily injury** or **property damage** arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"**damages**" includes damages for death and for care and loss of services resulting from **bodily injury** and damages for loss of use of property resulting from **property damage**;

"**elevator**" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an **automobile** servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hod or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or having a compartment height not exceeding four feet, or hydraulic or mechanical hoists used for dumping materials from trucks;

"**incidental contract**" means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) **elevator** maintenance agreement;

"**insured**" means any person or organization qualifying as an **insured** in the "**Persons Insured**" provision of the applicable in-

(continued on reverse side)

insurance coverage. The insurance afforded applies separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

"mobile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the named insured, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

"named insured" means the person or organization named in Item 1. of the declarations of this policy;

"named insured's products" means goods or products manufactured, sold, handled or distributed by the named insured or by others trading under his name, including any container thereof (other than a vehicle), but **"named insured's products"** shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

"non-owned automobile hazard" means any automobile other than an owned or hired automobile or, if the named insured is an individual, an automobile personally operated by the named insured or members of his family;

"occurrence" means an event, including injurious exposure to conditions, which results, during the policy period, in bodily injury or property damage neither expected nor intended from the standpoint of the insured;

"personal hazard" means any domestic activities of the insured, not in connection with the business of the insured;

"policy territory" means anywhere in the world; provided, however, that: (1) resulting claims are asserted within the United States of America, its possessions, or Canada, and (2) it shall apply to suits and judgments for damages resulting therefrom only if suit is commenced in a court in the United States of America, its possessions or in Canada;

"products hazard" includes bodily injury and property damage arising out of the named insured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs away from premises owned by or rented to the named insured and after physical possession of such products has been relinquished to others;

"property damage" means injury to or destruction of tangible property;

"suit" includes an arbitration proceeding to which the insured is required to submit or to which the insured has submitted with the company's consent.

Financial Responsibility Laws

Such insurance as is afforded by this policy for bodily injury liability or for property damage liability shall comply with the provisions of any motor vehicle financial responsibility law to the extent of the coverage and limits of liability required by such law but in no event in excess of the limits of liability stated in this policy.

Insured's Duties in the Event of Occurrence, Claim or Suit

In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the insured to the com-

pany or any of its authorized agents as soon as practicable. The named insured shall promptly take at his expense all reasonable steps to prevent other bodily injury or property damage from arising out of the same or similar conditions, but such expense shall not be recoverable under this policy.

If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.

The insured shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of bodily injury or property damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of an occurrence.

Action Against Company

No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the insured to determine the insured's liability, nor shall the company be impleaded by the insured or his legal representative. Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the company of any of its obligations hereunder.

Other Insurance

If, applicable to the loss, there is any valid and collectible insurance, whether on a primary, excess or contingent basis, available to the insured (in this or any other carrier), there shall be no insurance afforded hereunder as respects such loss; except, that if the applicable limit of liability of this policy is in excess of the applicable limit of liability provided by the other insurance, this policy shall afford excess insurance over and above such other insurance in an amount sufficient to afford the insured a combined limit of liability equal to the applicable limit of liability afforded by this policy. Insurance under this policy shall not be construed to be concurrent or contributing with any other insurance which is available to the insured.

Three Year Policy

If this policy is issued for a period of three years, the limits of the company's liability shall apply separately to each consecutive annual period thereof.

Arbitration

The company shall be entitled to exercise all of the insured's rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

Policy Term

In the event the policy is written without any insurance afforded under Section I - "Property" of the policy, the inception and expiration time shall be 12:01 A.M. Standard Time at the address of the insured as stated in the Declarations, otherwise such time shall be Noon Standard Time.



SECTION III CRIME

Additional Declarations

Policy No. CP 276891

The premises are located at the address shown in the declarations as Location No. _____, unless otherwise stated herein:

(Number) Street Town State)

No other business is conducted in the premises, unless otherwise stated herein:

Safe Classification: _____ The alarm system is classified as ☐ Central ☐ Local. Certificate No. _____

All words or phrases (other than captions) printed in Bold Face are defined in the policy.

Limits of Liability. No insurance is afforded under any insuring agreement unless specifically stated or specific limits of liability as to such insuring agreement are set forth below: The limited of the company's liability on account of each such coverage shall be as stated herein, subject to all of the terms of the policy or supplement attached having reference thereto.

Insuring Agreements

Limits of Liability

1. Burglary and Robbery

- (a) Paymaster Robbery - On a Messenger Accompanied by _____ Guards. \$ _____
(b) Robbery Outside the Premises. \$ _____
(c) Robbery Inside the Premises. \$ _____
(d) Home of Messenger - Burglary only ☐ Theft ☐ \$ _____
(e) Open Stock Burglary 60 % 2,000. \$ 3,000.
(Coinsurance Percent) (Coinsurance Limit)
(f) Safe Burglary. \$ _____
(g) Burglary (not exceeding \$ 50.00). \$ _____

2. Comprehensive Dishonesty, Disappearance and Destruction

- (i) Employee Dishonesty - ☐ Option A - ☐ Option B. \$ _____
(ii) Loss Inside the Premises. \$ _____
(iii) Loss Outside the Premises. \$ _____
(iv) Money Orders and Counterfeit Paper Currency. \$ _____
(v) Depositors Forgery. \$ _____
(vi) Merchandise Burglary. \$ _____
(Coinsurance Percent) (Coinsurance Limit)

3. Blanket Crime

Total Limit of Liability \$ _____

4. Broad Form Storekeepers

Limit of insurance under each of Insuring Agreements I through IX \$ _____
Except under Insuring Agreement V, such limit applies in excess of a deductible of \$ _____ as to loss under one or more of said Insuring Agreements.

5. Storekeepers Burglary and Robbery

Limit of insurance under each of Insuring Agreements I to VII inclusive \$ _____

6. Office Burglary and Robbery

Limit of insurance under each of Insuring Agreements I through VI \$ _____

7. OTHER

\$ _____

State Supplement Name(s) and Form Number(s) attached hereto.

The liability of the company is subject to the terms of the following endorsements (indicated by form No.) attached hereto: _____

The insured by the acceptance of this policy, gives notice to the company of election to terminate or cancel prior bond or policy No(s): _____

such termination or cancellation to be effective as of the time this policy becomes effective.

The premium

If paid in advance. \$ _____

If paid in installments, the first
year installment is \$ _____



BURGLARY AND ROBBERY (COVERAGE SUPPLEMENT)

1. INSURING AGREEMENTS

THE COMPANY AGREES with the insured:

- (a) **Paymaster Robbery.** To pay for loss (1) of payroll funds by robbery or attempt thereat within the premises from a custodian while engaged in any of his regular duties in connection with such funds or as stated in the definition of "Robbery" in the policy, and (2) by robbery within the premises from any employee of the insured of payroll funds paid to such employee during the work period when such robbery occurred, provided there was on the same occasion a robbery or attempt thereat from a custodian.

To pay for damage to the premises, and for damage to other property within the premises, by robbery or attempt thereat from a custodian of payroll funds, provided with respect to damage to the premises the insured is the owner thereof or is liable for such damage.

To pay for loss of payroll funds and other money and securities by robbery or attempt thereat outside the premises while being conveyed by a messenger.

To pay for loss of the wallet, bag, satchel or similar container while being used for the conveyance of such payroll funds and such other money and securities by robbery or attempt thereat from such messenger or custodian.

- (b) **Robbery Inside the Premises.** To pay for the loss of money, securities and other property by robbery or attempt thereat within the premises.

To pay for damage to the premises by such robbery or attempt thereat, provided the insured is the owner thereof or is liable for such damage.

- (c) **Robbery Outside the Premises.** To pay for loss of money, securities and other property by robbery or attempt thereat outside the premises while being conveyed by a messenger.

- (d) **Home of Messenger.** To pay for loss of money, securities and other property by burglary or theft (as specified in the declarations) while within the living quarters in the home of a messenger.

- (e) **Open Stock Burglary.** To pay for loss by burglary or by robbery of a watchman while the premises are not open for business, of merchandise, furniture, fixtures and equipment within the premises or within a showcase or show window used by the insured and located outside the premises but inside the building line of the building containing the premises or attached to said building.

To pay for damage to the premises and the exterior thereof, and to the insured property within the premises or within such showcase or show window, by such burglary, robbery of a watchman, or attempt thereat, provided with respect to damage to the premises and the exterior thereof the insured is the owner of the premises or is liable for such damage.

- (f) **Loss by Safe Burglary.** To pay for loss of money, securities and other property from within the vault or safe by safe burglary or attempt thereat.

To pay for damage to property, other than money and securities, and to the premises by such safe burglary or attempt thereat, provided with respect to damage to the premises the insured is the owner thereof or is liable for such damage.

- (g) **Burglary.** To pay for loss of money and securities, not exceeding \$50, by burglary within the premises.

EXCLUSIONS

This insurance does not apply:

- (a) to loss due to any fraudulent, dishonest or criminal act by any insured or a partner therein, and under coverages (d) and (e), to loss due to any fraudulent, dishonest or criminal act by any insured, a partner therein, or an officer, employee, director, trustee or authorized representative thereof, while working or otherwise, whether acting alone or in collusion with others; provided, this exclusion does not apply to safe burglary or robbery or attempt thereat by other than an insured or a partner therein with respect to coverage (d);
- (b) to loss of manuscripts, books of account or records;
- (c) to loss due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;
- (d) to loss due to nuclear reaction, nuclear radiation or radioactive contamination, or to any act or condition incident to any of the foregoing;
- (e) under coverage (e) to loss of furs or articles containing fur which represents their principal value, by removal of such property from within a showcase or show window by a person who has broken the glass thereof from outside the premises or by an accomplice of any such person;
- (f) under coverages (d) and (e), to loss occurring while there is any change in the condition of the risk or during a fire in the premises;
- (g) under coverages (d) and (e), to damage by vandalism or malicious mischief;
- (h) under coverage (d) to loss caused by the insured, or anyone acting on the express or implied authority of the insured, being induced by any fraudulent scheme, trick, device or false pretense to part with title to or possession of any property;
- (i) to loss, other than to a safe or vault, by fire whether or not such fire is caused by, contributed to by or arises out of the occurrence of a hazard insured against.

2. LIMITS OF LIABILITY

Limits — Insuring Agreement (e) subject to any application of the coinsurance requirement. The company's liability for loss shall be limited to:

- (a) \$50 for any one article of jewelry;
- (b) \$100 for the contents of any show case or show window not opening directly into the interior of the premises.

3. POLICY PERIOD

This insurance applies only to loss which occurs during the policy period.

4. DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

- (a) "Burglary" means the felonious abstraction of insured property (1) from within the premises by a person making felonious entry therein by actual force and violence, of which force and violence there are visible marks made by tools, explosives, electricity or chemicals upon, or physical damage to, the exterior of the premises at the place of such entry, or (2) from within a show case or show window outside the premises by a person making felonious entry

(continued on reverse side)

into such show case or show window by actual force and violence, of which force and violence there are visible marks thereon, or (3) from within the premises by a person making felonious exit therefrom by actual force and violence as evidenced by visible marks made by tools, explosives, electricity or chemicals upon, or physical damage to, the interior of the premises at the place of such exit.

- (b) "Custodian" means the insured, a partner therein or an officer thereof, or any employee thereof who is in the regular service of and duly authorized by the insured to have the care and custody of an insured property within the premises, excluding any person while acting as a watchman, porter or janitor.
- (c) "Guard" means any male person not less than seventeen nor more than sixty-five years of age who accompanies a messenger by direction of the insured, but who is not a driver of a public conveyance.
- (d) "Jewelry" means jewelry, watches, necklaces, bracelets, gems, precious or semi-precious stones, articles containing one or more gems and articles of gold or platinum.
- (e) "Loss" includes damage.
- (f) "Messenger" means the insured, a partner therein or an officer thereof, or any employee thereof who is in the regular service of and duly authorized by the insured to have the care and custody of the insured property outside the premises.
- (g) "Money" means currency, coins, bank notes and bullion; and traveler's checks, register checks and money orders held for sale to the public.
- (h) "Payroll Funds" means money and securities intended solely for the payroll of the insured.
- (i) "Premises" means the interior of that portion of the building at the location designated in the declarations which is shown in the declarations as occupied by the insured in conducting the business as stated therein, but shall not include under coverage (e), (1) show cases or show windows not opening directly into the interior of the premises, or, (2) public entrances, halls or stairways.
- (j) "Robbery" means the taking of insured property (1) by violence inflicted upon a messenger or a custodian; (2) by putting him in fear of violence; (3) by any other overt felonious act committed in his presence and of which he was actually cognizant, provided such other act is not committed by an officer, partner or employee of the insured; (4) from the person or direct care and custody of a messenger or custodian who has been killed or rendered unconscious; or (5) under coverages (a) and (b) from within the premises by means of compelling a messenger or custodian by violence or threat of violence while outside the premises to admit a person into the premises or to furnish him with means of ingress into the premises, or under coverage (b) from a show-case or show window within the premises while regularly open for business, by a person who has broken the glass thereof from outside the premises.
- (k) "Robbery of a watchman" means the taking of insured property by violence or threat of violence inflicted upon a

private watchman employed exclusively by the insured and while such watchman is on duty within the premises.

- (l) "Safe burglary" means (1) the felonious abstraction of insured property from within a vault or safe described in the declarations and located within the premises by a person making felonious entry into such vault or such safe and any vault containing the safe, when all doors thereof are duly closed and locked by all combination locks thereon, provided such entry shall be made by actual force and violence, of which force and violence there are visible marks made by tools, explosives, electricity or chemicals upon the exterior of (i) all of said doors of such vault or such safe and any vault containing the safe, if entry is made through such doors, or (ii) the top, bottom or walls of such vault or such safe and any vault containing the safe through which entry is made, if not through such doors, or (2) the felonious abstraction of such safe from within the premises.
- (m) "Securities" means all negotiable and non-negotiable instruments or contracts representing either money or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include money.
- (n) "Theft" means any act of stealing.

5. ADDITIONAL CONDITIONS.

- (a) The "Limits of Liability; Settlement Options" Condition is amended so that under coverage (a) the following also applies: "As respects loss within or damage to the premises, the insurance applies with respect to each premises designated in the declaration, subject to the applicable limit of insurance stated therein." Coverage (f) includes the following paragraph: "Subject to the other provisions of the "Limits of Liability; Settlement Options" Condition, any payment made by the company because of loss hereunder shall reduce the applicable limit of insurance, provided the amount of such reduction shall be reinstated upon approval of the vault or safe by the company."
- (b) The "Insured's Duties when Loss Occurs" Condition is amended under coverage (e) to include the following: "Upon the company's request, the insured shall furnish a complete inventory of all property not stolen or damaged, stating the original cost and actual cash value and quantity thereof."
- (c) **No Benefit to Bailee.**

The insurance afforded by this policy shall not enure directly or indirectly to the benefit of any carrier or other bailee for hire. This Condition does not apply to coverage (e).
- (d) **COINSURANCE**

Under Insuring Agreement (e), the company shall not be liable for a greater proportion of a loss of merchandise, exclusive of jewelry and of property held by the insured as a pledge or as collateral, than the amount of insurance stated in Insuring Agreement (e) of the additional declarations bears to (1) the coinsurance percentage stated in the additional declarations, of the actual cash value of all such merchandise contained within the premises at time of loss, or (2) the coinsurance limit stated in the additional declarations, whichever is less.



CONDITIONS APPLICABLE ONLY TO SECTION III – CRIME

A. Ownership of Property; Interests Covered The insured property may be owned by the insured, or held by the insured in any capacity whether or not the insured is liable for the loss thereof, or may be property as respects which the insured is legally liable; provided, the insurance applies only to the interest of the insured in such property, including the insured's liability to others, and does not apply to the interest of any other person or organization in any of said property unless included in the insured's proof of loss.

B. Joint Insured If more than one insured is named in the declarations, the insured first named shall act for every insured for all purposes of this policy. Knowledge possessed or discovery made by any insured shall constitute knowledge possessed or discovery made by every insured.

C. Books and Records The insured shall keep records of all the insured property in such manner that the company can accurately determine therefrom the amount of loss.

D. Limits of Liability; Settlement Options The limit of the company's liability for loss shall not exceed the applicable limit of insurance stated in the declarations, nor what it would cost at the time of loss to repair or replace the property with other of like kind and quality, nor as respects securities the actual cash value thereof at the close of business on the business day next preceding the day on which the loss was discovered, nor as respects other property the actual cash value thereof at the time of loss; provided, however, the actual cash value of such other property held by the insured as a pledge, or as collateral for an advance or a loan, shall be deemed not to exceed the value of the property as determined and recorded by the insured when making the advance or loan, nor, in the absence of such record, the unpaid portion of the advance or loan plus accrued interest thereon at legal rates.

The applicable limit of insurance stated in the declarations is the total limit of the company's liability with respect to all loss of property of one or more persons or organizations arising out of any one occurrence. All loss incidental to an actual or attempted fraudulent, dishonest or criminal act or series of related acts at the premises, whether committed by one or more persons, shall be deemed to arise out of one occurrence.

The company may pay for the loss in money or may repair or replace the property and may settle any claim for loss of property either with the insured or the owner thereof. Any property so paid for or replaced shall become the property of the company. Any property

recovered after settlement of a loss shall be applied first to the expense of the parties in making such recovery, with any balance applied as if the recovery had been made prior to said settlement, and loss readjusted accordingly. The insured or the company, upon recovery of any such property, shall give notice thereof as soon as practicable to the other.

E. Insured's Duties When Loss Occurs Upon knowledge or discovery of loss or of an occurrence which may give rise to a claim for loss, the insured shall: (a) give notice thereof as soon as practicable to the company or any of its authorized agents and also to the police if the loss is due to a violation of law, (b) file detailed proof of loss, duly sworn to, with the company within four months after the discovery of loss.

Upon the company's request, the insured and every claimant hereunder shall submit to examination by the company, subscribe the same, under oath if required, and produce for the company's examination all pertinent records, all at such reasonable times and places as the company shall designate, and shall cooperate with the company in all matters pertaining to loss or claims with respect thereto.

F. Other Insurance If there is any other valid and collectible insurance which would apply in the absence of this policy, the insurance under this policy shall apply only as excess insurance over such other insurance; provided, the insurance shall not apply (a) to property which is separately described and enumerated and specifically insured in whole or in part by any other insurance; or (b) to property otherwise insured unless such property is owned by the insured or as respects which the insured is legally liable.

G. Appraisal If the insured and the company fail to agree as to the amount of loss, each shall, on the written demand of either, made within sixty days after receipt of proof of loss by the company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen days to agree upon such umpire, then, on the request of the insured or the company, such umpire shall be selected by a judge of a court of record in the county and state in which such appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at time of loss and the amount of the loss, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The insured and the company

(continued on reverse side)

shall each pay its chosen appraiser and shall bear equally the expenses of the umpire and the other expenses of appraisal.

The company shall not be held to have waived any of its rights by any act relating to appraisal.

H. Action Against Company. No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this policy, nor until ninety days after the required proofs of loss have been filed with the company.

I. Cancellation: This policy may be canceled by the **named insured** by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the **named insured** at the address shown in

this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

If the **named insured** cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.



Policy No. CP 276891

This schedule is attached to and forms a part of the policy specified above.

[illegible]Schedule A

A-1068 R3 7/67



AUTOMOBILE PHYSICAL DAMAGE (COVERAGE SUPPLEMENT)

General Insurance Company of America agrees with the named insured in consideration of the payment of premium and subject to the limits of liability, exclusions, conditions and other terms of this policy, but only with respect to such of the following coverages as are indicated by the word "included" or "inc" in the "Schedule of Automobiles":

Coverage O - Comprehensive - Excluding Collision

To pay for loss caused other than by collision to the automobile or to a non-owned automobile. Breakage of glass and loss caused by missiles, falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, riot or civil commotion, or colliding with a bird or animal, shall not be deemed to be loss caused by collision.

Coverage P - Collision

To pay for loss to the automobile or non-owned automobile caused by collision, less the deductible amount stated in the schedule, but the deductible amount shall not be deducted with respect to a collision involving an individually owned private passenger or utility automobile with another automobile insured by General Insurance Company of America, SAFECO Insurance Company of America or First National Insurance Company of America.

Coverage Q - Fire, Lightning and Transportation

To pay for loss to the automobile caused (a) by fire or lightning, (b) by smoke or smudge due to a sudden, unusual and faulty operation of any fixed heating equipment serving the premises in which the automobile is located, or (c) by the stranding, sinking, burning, collision or derailment of any conveyance in or upon which the automobile is being transported.

Coverage R - Theft

To pay for loss to the automobile, caused by theft, or larceny.

Coverage T - Combined Additional Coverage

To pay for direct and accidental loss of or damage to the automobile caused by windstorm, earthquake, explosion, hail, external discharge or leakage of water, flood or rising water, riot or civil commotion, the forced landing or falling of any aircraft or of its parts or equipment, or malicious mischief or vandalism, except that \$25 shall be deducted from the amount of each determined loss resulting from malicious mischief or vandalism.

Coverage V - Towing and Labor Costs

To pay for towing and labor costs necessitated by the disablement of the automobile or of any non-owned automobile, provided the labor is performed at the place of disablement, and such costs do not exceed \$25 per disablement.

Exclusions This insurance does not apply:

- (a) to any automobile while used as a public or livery conveyance, unless such use is declared and described in the schedule;
- (b) to loss due to war;
- (c) to loss to a non-owned automobile arising out of its use by the insured in an automobile business;
- (d) to damage which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure other than burning of wiring, unless such damage is the result of other loss covered by this supplement;
- (e) to tires, unless damaged by fire, malicious mischief or vandalism, or stolen or unless the loss be coincident with and from the same cause as other loss covered by this supplement;
- (f) under coverage B, to breakage of glass if insurance with respect to such breakage is otherwise afforded;
- (g) to loss due to radioactive contamination;
- (h) under coverages A and D, to loss due to conversion, embezzlement or secretion by any person in possession of the automobile under a bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance;
- (i) to loss due to confiscation by duly constituted governmental or civil authority.

Supplementary Payments - In addition to the applicable limit of liability, the company agrees:

1. For a private passenger automobile owned by an individual named insured
 - a. To pay, not to exceed \$200 for each occurrence, for loss of

wearing apparel and luggage of the named insured or relative, provided the loss is caused:

- (1) by a collision with respect to which this policy affords automobile collision insurance; or
 - (2) by fire, lightning, flood or by theft of the entire automobile, and the loss is coincident with other loss with respect to which this policy affords automobile comprehensive insurance.
- b. To reimburse the named insured for the cost of transportation from the place of disablement of the owned automobile to the place of intended destination, but not to exceed \$5 for each occurrence, provided the disablement involves a loss with respect to which this supplement affords automobile collision or automobile comprehensive insurance;
2. To reimburse the named insured for the cost of transportation not exceeding \$10 per day nor totaling more than \$300, incurred during the period commencing 48 hours after a theft covered by this policy of the entire automobile has been reported to the company and the police, and terminating when the company tenders settlement for such theft; provided such reimbursement shall be made only if the stolen automobile was a private passenger automobile not used as a public or livery conveyance and not owned and held for sale by an automobile dealer.
 3. General Average and Salvage Charges:
To pay general average and salvage charges for which the insured becomes legally liable, as to the automobile being transported.

Definitions

- (a) "automobile" - the word "automobile" means:
 - (1) described automobile - the motor vehicle or trailer described in the schedule including its equipment and other equipment permanently attached thereto;
 - (2) newly acquired automobile - an automobile, ownership of which is acquired or which is leased under contract for one year or more by the named insured or his spouse if a resident of the same household, if
 - (a) it replaces an automobile owned or leased by either and covered by this supplement, or
 - (b) it is an additional automobile and the company insures all licensed automobiles of the same type, (unless such automobile is an antique automobile or has an actual cash value of less than \$500), either (i) private passenger and utility automobiles or (ii) all other automobiles owned or leased by the named insured or spouse on the date of such acquisition except, if two or more collision coverages apply to any one type of automobile, the most restrictive collision coverage shall apply; provided that the limit of liability shall be the actual cash value of such automobile;
 - (3) "temporary substitute automobile" any automobile or trailer not owned by the named insured while temporarily used as a substitute for the individually owned private passenger or utility automobile or utility trailer when withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction;
- (b) "automobile business" means the business or occupation of selling, repairing, servicing, storing or parking automobiles;
- (c) "collision" means collision of an automobile covered by this policy with another object or with a vehicle to which it is attached or by upset of such automobile;
- (d) "insured" - the unqualified word "insured" includes the named insured and, if the named insured is an individual, his spouse if a resident of the same household, and in addition means with respect to a non-owned automobile any relative, provided the actual use thereof is with the permission of the owner;
- (e) "loss" means direct and accidental loss of or damage to (a) the automobile, including its equipment, or (b) other insured property;
- (f) "non-owned automobile" means a private passenger automobile or utility trailer not owned by or furnished for the regular use of either the named insured or any relative, other than a temporary substitute automobile, while said automobile or utility trailer is in the possession or custody of an individual

(continued on reverse side)

- named insured or is being operated by him;
- (g) "private passenger automobile" means a four wheel private passenger, station wagon automobile;
 - (h) "relative" means a relative of the named insured who is a resident of the same household;
 - (i) "trailer," if used for business purposes, includes semitrailer; otherwise "trailer" or "utility trailer" means a trailer designed for use with a private passenger automobile if not being used for business purposes with other than a private passenger or utility automobile, and if not a home, office, store, display or passenger trailer;
 - (j) "utility automobile" means an automobile with a load capacity of fifteen hundred pounds or less of the pickup body, sedan delivery or panel truck type;
 - (k) "war" means war, whether or not declared, civil war, insurrection, rebellion or revolution, or any act or condition incident thereto.
 - (l) "antique automobile" means a private passenger automobile that is over 25 years old and which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and is only occasionally used for other purposes.

Additional Conditions

1. Policy Period; Territory

This supplement applies only to accidents, occurrences and loss during the policy period and within the United States of America, its territories or possessions, or Canada, or between ports thereof, or in Mexico within 100 miles of the United States boundary line.

2. Premium

The premium shall be adjusted as of the date of delivery of any newly acquired automobile in accordance with the rules and rates in use by the company.

3. Two or More Automobiles

When two or more automobiles are insured hereunder, the terms of this supplement shall apply separately to each, but an automobile and a trailer attached thereto shall be held to be separate automobiles including any deductible provisions applicable thereto.

4. Insured's Duties in Event of Loss

In the event of loss the insured shall:

- (a) protect the automobile, whether or not the loss is covered by this supplement, and any further loss due to the insured's failure to protect shall not be recoverable under this supplement; reasonable expenses incurred in affording such protection shall be deemed incurred at the company's request;
- (b) under coverage D - Theft, promptly notify the police;
- (c) file with the company, within 91 days after loss, his sworn proof of loss in such form and including such information as the company may reasonably require and shall, upon the

company's request, exhibit the damaged property and submit to examination under oath.

5. Appraisal

If the insured and the company fail to agree as to the amount of loss, either may, within 60 days after proof of loss is filed, demand an appraisal of the loss. In such event the insured and the company shall each select a competent appraiser, and the appraisers shall select a competent and disinterested umpire. The appraisers shall state separately the actual cash value and the amount of loss and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The insured and the company shall each pay his chosen appraiser and shall bear equally the other expenses of the appraisal and umpire.

The company shall not be held to have waived any of its rights by any act relating to appraisal.

6. Payment of Loss

The company may pay for the loss in money; or may repair or replace the damaged or stolen property; or may, at any time before the loss is paid or the property is so replaced, at its expense return any stolen property to the named insured, or at its option to the address shown in the declarations, with payment for any resultant damage thereto; or may take all or such part of the property at the agreed or appraised value. The company may settle any claim for loss either with the insured or the owner of the property. There shall be no abandonment to the company.

7. Limit of Liability

The limit of the company's liability for loss shall not exceed the actual cash value of the property, or if the loss is of a part thereof the actual cash value of such part, at time of loss, nor what it would then cost to repair or replace the property or such part thereof with other of like kind and quality, nor with respect to an owned automobile described in this supplement, the applicable limit of liability stated in the schedule.

8. Other Insurance

If the insured has other insurance against a loss covered by this supplement the company shall not be liable under this supplement for a greater proportion of such loss than the applicable limit of liability of this supplement bears to the total applicable limit of liability of all valid and collectible insurance against such loss; provided, however, the insurance hereunder with respect to temporary substitute automobiles or to non-owned automobiles shall be excess insurance over any other valid and collectible insurance.

9. No Benefit to Bailee

The insurance afforded by this supplement shall not inure directly or indirectly to the benefit of any carrier or bailee liable for loss to the automobile.

Indiana: If the laws of the State of Indiana apply to this coverage supplement, it is agreed **Coverage P - Collision** is amended by the deletion of the words "but the deductible amount shall not be deducted with respect to a collision involving an individually owned private passenger or utility automobile with another automobile insured by General Insurance Company of America, SAFECO Insurance Company of America or First National Insurance Company of America."

Ohio, New York and Illinois: If the laws of the states of Ohio, New York or Illinois apply to this coverage supplement, it is agreed **Coverage P - Collision** is amended by deletion of the words "but the deductible amount shall not be deducted with respect to a collision involving an individually owned private passenger or utility automobile with another automobile insured by General Insurance Company of America, SAFECO Insurance Company of America or First National Insurance Company of America" and by the substitution of the words "but the deductible amount shall not be deducted with respect to a collision involving an individually owned private passenger or utility automobile with another automobile insured by the company."



☒ GENERAL INSURANCE COMPANY OF AMERICA ☐ FIRST NATIONAL INSURANCE COMPANY OF AMERICA
☐ SAFECO INSURANCE COMPANY OF AMERICA

Home Office: 4347 Brooklyn Ave. N. E., Seattle, Washington 98105 (A Stock Insurance Company herein called the company)

#1 MARSH & MC LENNAN, INC. OF OREGON 3-170

Certificate of Insurance

The company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State, ZIP Code)

Policy Period:

LINNTON PLYWOOD ASSOCIATION
10504 N. W. ST. HELENS ROAD
PORTLAND, OREGON 97231

from **APRIL 23, 1970**

to **APRIL 23, 1973**

☐ 12:01 A.M.

☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

Policy Number	Type of Insurance	Coverage	Limits of Liability or Amount of Coverage		
			One Person	One Occurrence	Aggregate
CP 276891	Liability Other Than Automobile	Bodily Injury	\$ 100,000.	\$ 300,000.	\$ 100,000.
		Property Damage		\$ 100,000.	\$ 100,000.
CP 276891	Automobile Liability	Combined		\$	
		Bodily Injury	\$ 100,000.	\$ 300,000.	
		Property Damage		\$ 100,000.	
CP 276891	BLANKET CONTRACTUAL	Combined		\$	
CP 276891		BODILY INJURY PROPERTY DAMAGE	100,000.	300,000. 100,000.	300,000.
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.			

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

**ALL OPERATIONS OF THE INSURED IN ACCORDANCE WITH POLICY TERMS AND CONDITIONS,
INCLUDING HAZARDS OF BLASTING, COLLAPSE AND UNDERGROUND HAZARDS - TIMBER SALE 31077-
COWLITZ COUNTY, WASHINGTON.**

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.

Certificate is issued to: Name and Address

STATE OF WASHINGTON
DEPARTMENT OF NATURAL RESOURCES
P. O. BOX 168
OLYMPIA, WASHINGTON 98501

10 day prior notice of cancellation to
certificate holder has been endorsed to policy No.(s):

CP 276891

☐ If an "x" in box - limits of liability have been
increased only for operations or work described
above.

Any statement on reverse side is void.

Dated

at **000:ZF:SG** on **JUNE 2, 1970**

By

H. A. Stevens
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
SAFECO INSURANCE COMPANY OF AMERICA



#1 MARSH & MC LENNAN, INC. OF OREGON 3-170

Certificate of Insurance

The company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State, ZIP Code)

Policy Period:

LINNTON PLYWOOD ASSOCIATION
10504 N. W. ST. HELENS ROAD
PORTLAND, OREGON 97231

from APRIL 23, 1970

to APRIL 23, 1973

☐ 12:01 A.M.

☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

Policy Number	Type of Insurance	Coverage	Limits of Liability or Amount of Coverage		
			One Person	One Occurrence	Aggregate
CP 276891	Liability Other Than Automobile	Bodily Injury Property Damage	\$ 100,000.	\$ 300,000. \$ 300,000.	\$ 300,000. \$ 300,000.
		Combined		\$	
CP 276891	Automobile Liability	Bodily Injury Property Damage	\$ 100,000.	\$ 300,000. \$ 300,000.	
		Combined		\$	
CP 276891	BLANKET CONTRACTUAL	BODILY INJURY PROPERTY DAMAGE	100,000.	300,000. 300,000.	300,000. 300,000.
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.			

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

ALL OPERATIONS OF THE NAMED INSURED IN ACCORDANCE WITH POLICY TERMS AND CONDITIONS

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.

Certificate is issued to: Name and Address

THE BURLINGTON NORTHERN, INC., AND/OR
SUBSIDIARY OR ASSOCIATED COMPANIES OR
CORPORATIONS FOR ACCOUNT OF WHOM IT
MAY CONCERN
1101 N. W. HOYT STREET
PORTLAND, OREGON 97207

10 day prior notice of cancellation to
certificate holder has been endorsed to policy No.(s):

CP 276891

☐ If an "x" in box — limits of liability have been
increased only for operations or work described
above.

Any statement on reverse side is void.

Dated

at ODO:ZF:SC on JUNE 2, 1970

By

H. A. Stevens
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
SAFECO INSURANCE COMPANY OF AMERICA



☒ GENERAL INSURANCE COMPANY OF AMERICA ☐ FIRST NATIONAL INSURANCE COMPANY OF AMERICA
☐ SAFECO INSURANCE COMPANY OF AMERICA

Home Office: 4347 Brooklyn Ave. N. E., Seattle, Washington 98105 (A Stock Insurance Company herein called the company)

#1 MARSH & MC LENNAN, INC. OF OREGON 3-170

Certificate of Insurance

The company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State, ZIP Code)

LINNTON PLYWOOD ASSOCIATION
10504 N. W. ST. HELENS ROAD
PORTLAND, OREGON 97231

Policy Period:

from APRIL 23, 1970

to APRIL 23, 1973

☐ 12:01 A.M.

☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

Policy Number	Type of Insurance	Coverage	Limits of Liability or Amount of Coverage		
			One Person	One Occurrence	Aggregate
CP 276891	Liability Other Than Automobile	Bodily Injury	\$ 100,000.	\$ 300,000.	\$ 300,000.
		Property Damage		\$ 100,000.	\$ 100,000.
		Combined		\$	
CP 276891	Automobile Liability	Bodily Injury	\$ 100,000.	\$ 300,000.	
		Property Damage		\$ 100,000.	
		Combined		\$	
CP 276891	BLANKET CONTRACTUAL	BODILY INJURY	100,000.	300,000.	300,000.
		PROPERTY DAMAGE		100,000.	100,000.
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.			

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

ALL OPERATIONS OF THE INSURED IN ACCORDANCE WITH POLICY TERMS AND CONDITIONS INCLUDING
HAZARDS OF BLASTING, COLLAPSE AND UNDERGROUND HAZARDS - TIMBER SALE 33325 - COWLITZ COUNTY,
WASHINGTON

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.

Certificate is issued to: Name and Address

WEYERHAEUSER COMPANY
P. O. BOX 1139
LONGVIEW, WASHINGTON 98632

10 day prior notice of cancellation to
certificate holder has been endorsed to policy No.(s):

CP 276891

☐ If an "x" in box - limits of liability have been
increased only for operations or work described
above.

Any statement on reverse side is void.

Dated

at ODO:ZF:SC on JUNE 2, 1970

By H. A. Stearns
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
SAFECO INSURANCE COMPANY OF AMERICA

**Marsh &
McLennan**

Marsh & McLennan, Incorporated
1100 Georgia Pacific Building
Portland, Oregon 97204
503 224-3000

JUL 8 1976

July 7, 1976

Linnnton Plywood Association
P. O. Box 03128
Portland, Oregon 97203

Attention: E. M. Griffin,
Secretary-Treasurer

Gentlemen:

COMPREHENSIVE LIABILITY
INCLUDING AUTOMOBILE
GENERAL # CP 383478

Enclosed is final audit on the above for the period April 23, 1975 to April 23, 1976, together with our Credit Memo in the amount of \$595.00 representing return premium due therefor.

Very truly yours,



H. A. Stevens
Vice President

HAS:mc
enclosures

AGENCY

MARCH & MC LENNAN, INC. 3-170

Change Endorsement

In consideration of

X

 a premium to be adjusted at audit
an additional premium of \$ 175.
a return premium of \$ it is agreed that this policy is changed as follows:

(Mark the item or items changed)

- | | | |
|---|--|---|
| <input type="checkbox"/> 1. Name of the insured | <input checked="" type="checkbox"/> 6. Description of item or coverage | <input type="checkbox"/> 9. Rating class |
| <input type="checkbox"/> 2. Address of the insured | <input type="checkbox"/> 4. Location of property | <input type="checkbox"/> 7. Policy period |
| <input type="checkbox"/> 3. Occupation of the insured | <input type="checkbox"/> 5. Mortgagee or Loss Payee | <input type="checkbox"/> 8. Policy term |
| | | <input type="checkbox"/> 10. Rate |
| | | <input type="checkbox"/> 11. Premium |

ITEM ADDED:

1972 MACK TRACTOR S# 767LST9884
BI, PD, FIRE, THEFT & CAC., \$500. DED. COLL. AND UM
1972 TRANSLINER CHIP TRAILER #TCS643571
BI, PD, FIRE, THEFT & CAC, \$500. DED. COLL.

ITEM DELETED:

OTHER ADDITIONS, DELETIONS OR CHANGES:

FORM A-1397 APPLIES

This endorsement is executed by the company stated in the declarations.

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED LINTON PLYWOOD ASSOCIATION			
ENDORSEMENT EFFECTIVE 2-11-76		<small>(at the hour of day stated in the policy)</small>	
POLICY OR BOND NUMBER CP 383478			
POLICY EXP DATE 4-23-76	MPP ACCT NUMBER		
ENDORSEMENT NUMBER 12	TYPING DATE 3-5-76		
SERVICE OFFICE PH:MM:5			
<small>S - SAFECO INSURANCE COMPANY OF AMERICA G - GENERAL INSURANCE COMPANY OF AMERICA F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA</small>			S
<small>(Policy or Bond is issued by the company designated by initial)</small>			

Gordon H. Sweany
GORDON H. SWEANY PRESIDENT

W D Hammersla
W D HAMMERSLA SECRETARY

H. A. Stevens
RESIDENT LICENSED AGENT

11

1. The first part of the report is a general introduction to the subject of the study. It discusses the importance of the study and the objectives of the research. It also provides a brief overview of the methodology used in the study.

2. The second part of the report is a detailed description of the study area. It includes information about the location of the study area, the population of the study area, and the characteristics of the study area. It also discusses the data sources used in the study.

3. The third part of the report is a detailed description of the study results. It includes information about the findings of the study, the conclusions drawn from the findings, and the implications of the findings. It also discusses the limitations of the study and the need for further research.

4. The fourth part of the report is a conclusion and recommendations section. It summarizes the main findings of the study and provides recommendations for future research. It also discusses the implications of the findings for policy and practice.

LINNTON PLYWOOD ASSOCIATION
GENERAL INSURANCE COMPANY
CP 383 478

Here is evidence of insurance required for this insured.

X Certificate of Insurance

Loss Payable Clause

Prior Notice of Cancellation

 X Other Endorsement showing Lessor's interest in
1972 Mack Tractor

Marsh & McLennan, Incorporated

By H.A. Stevens

Copy to:

Linnton Plywood Association

1954-1955

1954-1955

1954-1955

1954-1955

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1954-1955



Certificate of Insurance

The company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State or Province, ZIP or Postal Code)

Policy Period:

LINNTON PLYWOOD ASSOCIATION
 10504 N. W. ST. HELENS ROAD
 PORTLAND, OREGON 97231

from 4-23-73

to 4-23-76

☒ 12:01 A.M. ☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

Policy Number	Type of Insurance	Coverage	Limits of Liability or Amount of Coverage		
			One Person	One Occurrence	Aggregate
	Liability Other Than Automobile	Bodily Injury	\$	\$	\$
		Property Damage		\$	\$
		Combined		\$	
	Automobile Liability	Bodily Injury	\$	\$	
		Property Damage		\$	
		Combined		\$	
CP 383478	PHYSICAL DAMAGE	FIRE, THEFT & CAC COLLISION	STATED AMOUNT \$25,000. \$500. DED.		
	Property Insurance		Perils Insured Against		Coins. %
		Building(s)			
		Personal Property Business Interruption			
		Location:			
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.			

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

1972 MACK TRACTOR S# 767LST9884

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.

Certificate is issued to: Name and Address

TEN (10) day prior notice of cancellation to
 certificate holder has been endorsed to policy No.(s):

MACK FINANCIAL CORP.
 P. O. BOX 20095
 PORTLAND, OREGON 97220

☐ If an "x" in box, limits of liability have been
 increased only for operations or work described
 above.

Any statement on reverse side is void.

By H. G. Stevens

SAFECO INSURANCE COMPANY OF AMERICA
 GENERAL INSURANCE COMPANY OF AMERICA
 FIRST NATIONAL INSURANCE COMPANY OF AMERICA

PH:MM:5 on 3-5-76

MARSH & McLENNAN

March 30, 1976

Mack Financial Corporation
P O Box 20095
Portland, Oregon 97220

INSURED: LINNONTON PLYWOOD ASSOCIATION
COMPANY: GENERAL INSURANCE COMPANY
POLICY: CP 383 478

Here is evidence of insurance required for this insured.

 X Certificate of Insurance.

 Loss Payable Clause

 Prior Notice of Cancellation

 Other _____

Marsh & McLennan, Incorporated

By _____

H.A. Stevens

Copy to: Linnonton Plywood Association

MEMORANDUM FOR THE RECORD
SUBJECT: [Illegible]

1. [Illegible]

2. [Illegible]

3. [Illegible]

CP 383478-

Item 1. Named Insured and Address (Number, Street, Town, County, State, ZIP Code)

MPP ACCOUNT NO

Business of Named Insured is:

The Named Insured is ☐ Individual ☐ Corp. ☐ Partnership ☐ Joint Venture ☐ Other COOPERATIVE ASS

Item 2. Policy Term

APRIL 23, 1976

Expiration

Item 3. The insurance afforded shall apply in accordance with the schedule or schedules attached hereto, and only with respect to the coverage under such schedule or schedules as specified therein.

1-11-73

Item 4. Provisional premium subject to audit:

If paid in advance..... \$

If paid in installments, the first year installment is \$ 6,564.

Countersignature _____



SECTION II - LIABILITY

Policy No. CP 383478

This schedule is attached to, and forms a part of the policy specified above.

Limits of Liability. No insurance is afforded under any coverage unless specific limits of liability as to such coverage are set forth below. The limit of the company's liability on account of each such coverage shall be as stated herein, subject to all of the terms of the policy or supplement attached having reference thereto.

Limits of Liability			
Liability A. Divided Limits Plan	Coverage A - Bodily Injury \$ <u>300,000.</u> each occurrence \$ <u>300,000.</u> aggregate	Coverage B - Property Damage \$ <u>100,000.</u> each occurrence \$ <u>100,000.</u> aggregate	
1. Other Than Automobile			
2. Automobile	Coverage C - Bodily Injury \$ <u>300,000.</u> each person \$ <u>300,000.</u> each occurrence	Coverage D - Property Damage \$ <u>100,000.</u> each occurrence	
B. Combined Limits Plan	Coverages _____ \$ _____ each occurrence		
The Liability Form attached hereto is entitled: <u>BLANKET LIABILITY INSURANCE C-10</u>			
The following "hazards" as defined by the form entitled "Conditions Applicable Only to Section II" are excluded therefrom: <u>"PERSONAL HAZARD" AND "CONTRACTUAL HAZARD BEYOND 15 DAYS" BOTH AS DEFINED ON FORM C-1652</u>			
Medical Payments Coverage E - Premises \$ _____ each person \$ <u>RB</u> each accident Coverage F - Automobile \$ <u>2000.</u> each person <u>No fault automobile coverage</u> <u>A Personal Injury Protection</u> <u>not deductible</u> Coverage F Designation of person insured: <u>NAMED INSURED</u> Designation of automobiles Division I: <u>ANY LICENSED OWNED PRIVATE PASSENGER AUTOMOBILE</u>			
Coverage P - Personal Injury Liability \$ <u>300,000.</u> each person aggregate \$ <u>300,000.</u> general aggregate EXCL. 'C' DELETED Including an offense within the following groups of offenses <u>A B C</u> Insured's participation _____ %			
Coverage U - Uninsured Motorists - Bodily Injury \$ <u>10,000.</u> each person \$ <u>20,000.</u> each accident Property Damage † \$ _____ each occurrence \$ _____ deductible † Where applicable by law. Designated insured: <u>NAMED INSURED</u> Description of insured highway vehicles: <u>ANY AUTOMOBILE OWNED BY THE NAMED INSURED.</u>			

(continued on reverse side)

Schedule A

DAILY REPORT DIVISION OFFICE

Revised Additional Declarations

CHECK BOX IF ITEM IS CHANGED

Limits of Liability

Liability	Coverage A - Bodily Injury	Coverage B - Property Damage
A. Divided Limits Plan	\$ <u>300,000.</u> each occurrence	\$ <u>100,000.</u> each occurrence
<input type="checkbox"/> 1. Other Than Automobile	\$ <u>300,000.</u> aggregate	\$ <u>100,000.</u> aggregate
<input type="checkbox"/> 2. Automobile	Coverage C - Bodily Injury	Coverage D - Property Damage
	\$ <u>100,000.</u> each person	\$ <u>100,000.</u> each occurrence
	\$ <u>300,000.</u> each occurrence	
<input type="checkbox"/> B. Combined Limits Plan	Coverages _____	\$ _____ each occurrence
<input type="checkbox"/> The Liability Form attached hereto is entitled:	BLANKET LIABILITY INSURANCE C-10	
<input type="checkbox"/> The following hazards are excluded therefrom:	_____	

Medical Payments		
<input type="checkbox"/> Coverage E - Premises	\$ _____ each person	\$ _____ each accident
<input checked="" type="checkbox"/> Coverage F - Automobile	\$ _____ each person	\$ _____ each accident
<input type="checkbox"/> Coverage M - Personal	\$ _____ each person	\$ _____ each accident
Coverage F		
<input checked="" type="checkbox"/> Designation of person insured:	_____	
<input checked="" type="checkbox"/> Designation of automobiles Division 1	_____	
<input type="checkbox"/> Coverage P - Personal Injury Liability	\$ <u>300,000.</u> aggregate	
<input type="checkbox"/> Including an offense within the following groups of offenses	<u>A-B-C</u>	Insured's participation _____ %
<input type="checkbox"/> Coverage U - Uninsured Motorists - Bodily Injury	\$ <u>10,000.</u> each person	\$ <u>20,000.</u> each accident
† Where applicable by law.	Property Damage † \$ _____ deductible	\$ _____ each accident
<input type="checkbox"/> Designated insured:	NAMED INSURED	
<input type="checkbox"/> Description of insured highway vehicles	ANY AUTOMOBILE OWNED BY THE NAMED INSURED	

<input checked="" type="checkbox"/> Premium Change	Additional	Return	Subject to Audit	Short or Pro-Rate %	Revised Total Premium
			INCL.		PPD DPP

Any explanation and/or other change:

In consideration of the continuance of the policy, it is agreed that from its effective date: (1) This endorsement becomes a part of the above numbered policy. (2) All limits of liability of the Additional Declarations are deleted and replaced by those specified above; (3) This policy provides the coverage as stated herein.

INSURED	LINTON PLYWOOD ASSOCIATION		
ENDORSEMENT EFFECTIVE	4-23-74	(at the hour of day stated in the policy)	
POLICY OR BOND NUMBER	CP 383478	SERVICE OFFICE	ZF:JS:5
POLICY EXP. DATE	4-23-76	MPP ACCT. NUMBER	
ENDORSEMENT NUMBER	2	TYPING DATE	4-26-74
<small>S - SAFECO INSURANCE COMPANY OF AMERICA G - GENERAL INSURANCE COMPANY OF AMERICA F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)</small>			

W. D. HAMMERSLA
W. D. HAMMERSLA, SECRETARY

GORDON H. SWEANY
GORDON H. SWEANY, PRESIDENT

Evans
3/3/74

Authorized Representative _____

Schedule **A**

ATTENTION POLICY SERVICE: Attach premium worksheet for coding if required.

(continued on reverse side)

DAILY REPORT DIVISION OFFICE

® SAFECO Insurance Company of America, registered trademark owner. PRINTED IN U.S.A.

CHECK BOX IF ITEM IS CHANGED

Limits of Liability

Liability	Coverage A - Bodily Injury	Coverage B - Property Damage
A. Divided Limits Plan	\$ 300,000. each occurrence	\$ 100,000. each occurrence
<input type="checkbox"/> 1. Other Than Automobile	\$ 300,000. aggregate	\$ 100,000. aggregate
<input checked="" type="checkbox"/> 2. Automobile	Coverage C - Bodily Injury	Coverage D - Property Damage
	\$ 300,000. each person	\$ 100,000. each occurrence
	\$ 300,000. each occurrence	
<input type="checkbox"/> B. Combined Limits Plan	Coverages _____	
	\$ _____ each occurrence	
<input type="checkbox"/> The Liability Form attached hereto is entitled:	BLANKET LIABILITY INSURANCE C-10	
<input type="checkbox"/> The following hazards are excluded therefrom:		

Medical Payments		
<input type="checkbox"/> Coverage E - Premises	\$ _____ each person	\$ _____ each accident
<input type="checkbox"/> Coverage F - Automobile	\$ _____ each person	
<input type="checkbox"/> Coverage M - Personal	\$ _____ each person	\$ _____ each accident

Coverage F	
<input type="checkbox"/> Designation of person insured:	_____
<input type="checkbox"/> Designation of automobiles Division 1	_____
<input type="checkbox"/> Coverage P - Personal Injury Liability	\$ 300,000. aggregate
<input type="checkbox"/> Including an offense within the following groups of offenses	A-B-C Insured's participation _____ %
<input type="checkbox"/> Coverage U - Uninsured Motorists - Bodily Injury	\$ 10,000. each person \$ 20,000. each accident
† Where applicable by law, Property Damage †	\$ _____ deductible \$ _____ each accident
<input type="checkbox"/> Designated insured:	NAMED INSURED
<input type="checkbox"/> Description of insured highway vehicles	ANY AUTOMOBILE OWNED BY THE NAMED INSURED

Premium Change	Additional	Return	Subject to Audit	Short or Pro-Rate %	Revised Total Premium
	40.			.811	PPD DPP

Any explanation and/or other change:

PER BREAKDOWN ATTACHED

In consideration of the continuance of the policy, it is agreed that from its effective date: (1) This endorsement becomes a part of the above numbered policy; (2) All limits of liability of the Additional Declarations are deleted and replaced by those specified above; (3) This policy provides the coverage as stated herein.

INSURED	LINNONT PLYWOOD ASSOCIATION		
ENDORSEMENT EFFECTIVE	7-1-75	(at the hour of day stated in the policy)	
POLICY OR BOND NUMBER	CP 383478	SERVICE OFFICE	JC:DM:5
POLICY EXP. DATE	4-23-76	MPP ACCT. NUMBER	
ENDORSEMENT NUMBER	9	TYPING DATE	8-6-75
S - SAFECO INSURANCE COMPANY OF AMERICA G - GENERAL INSURANCE COMPANY OF AMERICA F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)			

W. D. HAMMERSLA
W. D. HAMMERSLA, SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

8-7-75
[Signature]

Authorized Representative _____

Schedule A

ATTENTION POLICY SERVICE: Attach premium worksheet for coding if required.

(continued on reverse side)

DAILY REPORT DIVISION OFFICE



SECTION II - LIABILITY

Policy No. CP 383478

This schedule is attached to, and forms a part of the policy specified above.

Limits of Liability. No insurance is afforded under any coverage unless specific limits of liability as to such coverage are set forth below. The limit of the company's liability on account of each such coverage shall be as stated herein, subject to all of the terms of the policy or supplement attached having reference thereto.

Limits of Liability			
Liability A. Divided Limits Plan	Coverage A - Bodily Injury \$ <u>300,000.</u> each occurrence \$ <u>300,000.</u> aggregate	Coverage B - Property Damage \$ <u>100,000.</u> each occurrence \$ <u>100,000.</u> aggregate	
1. Other Than Automobile			
2. Automobile	Coverage C - Bodily Injury \$ <u>300,000.</u> each person \$ <u>300,000.</u> each occurrence	Coverage D - Property Damage \$ <u>100,000.</u> each occurrence	
B. Combined Limits Plan	Coverages _____ \$ _____ each occurrence		
The Liability Form attached hereto is entitled: <u>BLANKET LIABILITY INSURANCE C-10</u>			
The following "hazards" as defined by the form entitled "Conditions Applicable Only to Section II" are excluded therefrom: <u>"PERSONAL HAZARD" AND "CONTRACTUAL HAZARD BEYOND 15 DAYS" BOTH AS DEFINED ON FORM C-1652</u>			
Medical Payments Coverage E - Premises \$ _____ each person \$ <u>RB</u> each accident Coverage F - Automobile \$ <u>2000.</u> each person <u>No Family Automobile coverage</u> <u>Personal Injury Protection not deductible</u> Coverage F Designation of person insured: <u>NAMED INSURED</u> Designation of automobiles Division I: <u>ANY LICENSED OWNED PRIVATE PASSENGER AUTOMOBILE</u>			
Coverage P - Personal Injury Liability \$ <u>300,000.</u> each person aggregate \$ <u>300,000.</u> general aggregate Including an offense within the following groups of offenses: <u>A D C</u> EXCL. 'C' DELETED Insured's participation _____ %			
Coverage U - Uninsured Motorists - Bodily Injury \$ <u>10,000.</u> each person \$ <u>20,000.</u> each accident Property Damage † \$ _____ each accident deductible			
† Where applicable by law. Designated insured: <u>NAMED INSURED</u> Description of insured highway vehicles: <u>ANY AUTOMOBILE OWNED BY THE NAMED INSURED.</u>			

(continued on reverse side)

Schedule A

DAILY REPORT DIVISION OFFICE



S = SAFECO INSURANCE COMPANY OF AMERICA
G = GENERAL INSURANCE COMPANY OF AMERICA
F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA
Home Office: 4347 Brooklyn Ave. N.E., Seattle, Washington 98105 (Each a Stock Insurance Company)
(Coverage is provided by the company designated by initial)

SECTION III CRIME

Policy No. CP 328478

The premises are located at the address shown in the declarations as Location No. 1, unless otherwise stated herein:

(Number) Street Town State)

No other business is conducted in the premises, unless otherwise stated herein:

Safe Classification: _____ The alarm system is classified as ☐ Central ☐ Local. Certificate No. _____

All words or phrases (other than captions) printed in Bold Face are defined in the policy.

Limits of Liability. No insurance is afforded under any insuring agreement unless specifically stated or specific limits of liability as to such insuring agreement are set forth below: The limited of the company's liability on account of each such coverage shall be as stated herein, subject to all of the terms of the policy or supplement attached having reference thereto.

Insuring Agreements

1. Burglary and Robbery

	Limits of Liability	Premium
(a) Paymaster Robbery - On a Messenger Accompanied by _____ Guards.....	\$ _____	\$ _____
(b) Robbery Inside the Premises	\$ _____	\$ _____
(c) Robbery Outside the Premises	\$ _____	\$ _____
(d) Home of Messenger - Burglary only <input type="checkbox"/> Theft <input type="checkbox"/>	\$ _____	\$ _____
(e) Open Stock Burglary <u>60</u> % <u>2000.</u>	\$ <u>3,000.</u>	\$ <u>INCL.</u>
(Coinsurance Percent) (Coinsurance Limit)		

(f) Safe Burglary

(g) Burglary (not exceeding \$50.00)

2. Comprehensive Dishonesty, Disappearance and Destruction

(I) Employee Dishonesty - ☐ Option A - ☐ Option B

(II) Loss Inside the Premises

(III) Loss Outside the Premises

(IV) Money Orders and Counterfeit Paper Currency

(V) Depositors Forgery

(VI) Merchandise Burglary

3. Blanket Crime

Total Limit of Liability

4. Broad Form Storekeepers

Limit of insurance under each of Insuring Agreements I through IX

Except under Insuring Agreement V, such limit applies in excess of a deductible of

\$ _____ as to loss under one or more of said Insuring Agreements.

5. Storekeepers Burglary and Robbery

Limit of insurance under each of Insuring Agreements I to VII inclusive

6. Office Burglary and Robbery

Limit of insurance under each of Insuring Agreements I through VI

7. OTHER

.....

.....

State Supplement Name(s) and Form Number(s) attached hereto.

The premium If paid in advance

If paid in installments, the first

year installment is

The liability of the company is subject to the terms of the following endorsements (indicated by form No.) attached hereto: _____

C-960; C-1055; C-1373

The insured by the acceptance of this policy, gives notice to the company of election to terminate or cancel prior bond or policy No(s): _____

such termination or cancellation to be effective as of the time this policy becomes effective.

Schedule _____

This memorandum is for information only; it is not a contract of insurance but attests that a policy as numbered herein, and as it stands at the date of this certificate, has been issued by the company. Said policy is subject to change by endorsement and to assignment and cancellation in accordance with its terms.

DAILY REPORT DIVISION OFFICE



Policy No. CP 383478

SECTION ^{IV} - AUTOMOBILE PHYSICAL DAMAGE

SCHEDULE OF AUTOMOBILES

45

Any loss is payable as interest may appear to the named insured and (Name and address)

Section - Automobile Physical Damage

DIVISION

BLANKET LIABILITY POLICY

PREPARED FOR

LINNTON PLYWOOD ASSOCIATION

INDEX OF COVERAGES*

	Section	Schedule		Section	Schedule
PROPERTY			INLAND MARINE		
LIABILITY			GLASS COVERAGE		
MISC. LIABILITY	II	A	OTHER INSURANCE		
PERSONAL INJURY	II	A			
MEDICAL PAYMENTS					
AUTOMOBILE	II	A			
CRIME					
	III	A			
AUTOMOBILE PHYSICAL DAMAGE					
	IV	A			



GENERAL INSURANCE COMPANY OF AMERICA
Home Office/ Seattle, Washington

MARSH & MC LENNAN, INC. OF OREGON

*This index is not intended to be a part of the policy and therefore does not modify the contents thereof

your Independent Insurance Agent



COMMERCIAL POLICY
CONDITIONS APPLICABLE TO ALL SECTIONS

AGREES with the insured, named in the declarations made a part hereof, in consideration of the payment of the premium and subject to the limits of liability, amounts of insurance, exclusions, conditions and other terms of this policy to insure the insured in accordance with the provisions of the schedule or schedules attached hereto and made a part hereof.

- A. **Premium:** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the named insured, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the named insured the unearned portion paid by the named insured.

The named insured shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

- B. **Liberalization Clause:** If during the period that insurance is in force under this policy, or within 45 days prior to the inception date thereof, on behalf of this company there be adopted, or filed with and approved or accepted by the insurance supervisory authorities, all in conformity with law, any changes in the form attached to this policy by which this form of insurance could be extended or broadened without increased premium charge by endorsement or substitution of form, then such extended or broadened insurance shall inure to the benefit of the insured hereunder as though such endorsement or substitution of form had been made.

- C. **Inspection and Audit:** The company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the named insured or others, to determine or warrant that such property or operations are safe.

The company may examine and audit the named insured's books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

- D. **Cancellation:** This policy may be canceled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the named insured at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the company shall be equivalent to mailing.

If the named insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

- E. **Deferred Premium Payment Plan:** If the insured elects to pay the premium in equal annual payments as indicated on the first page of this policy the premium for this policy is hereby made so payable. Default in making any payment shall be construed as a request of the insured to cancel this policy, in which case this company shall, upon demand and surrender of this policy, or after ten days written notice to the insured, comply with the said request.

If this policy is canceled, either at the request of the insured or at the election of this company, this company shall refund to the insured only the excess of paid premium over earned premium. In the event the earned premium exceeds the paid premium the insured shall pay this company the difference.

- F. **Subrogation:** In the event of any payment under this policy, the company shall be subrogated to all the insured's rights of recovery therefor against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.

- G. **Impairment of Recovery:** Except as noted below, this company shall not be bound to pay any loss if the insured shall have impaired any right of recovery for loss to the property insured; however it is agreed that:

1. As respects property while on the premises of the insured, permission is given the insured to release others in writing from liability for loss prior to loss, and such release shall not affect the right of the insured to recover hereunder, and
2. As respects property in transit, the insured may, without prejudice to this insurance, accept such bills of lading, receipts or contracts of transportation as are ordinarily issued by carriers containing a limitation as to the value of such goods or merchandise.

- H. **Conformity With Statute:** The terms of this policy and forms attached hereto which are in conflict with the statutes of the state wherein this policy is issued are hereby amended to conform to such statutes.

- I. **Changes:** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy.

- J. **Assignment:** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the named insured shall die, such insurance as is afforded by this policy shall apply (1) to the named insured's legal representative, as the named insured, but only while acting within the scope of his duties as such, and (2) with respect to the property of the named insured, to the person having proper temporary custody thereof, as insured, but only until the appointment and qualification of the legal representative.

- K. **Modification of Terms:** Any provisions contained in this policy (or supplements, schedules and endorsements attached thereto) which are in conflict with conditions A thru J above are hereby waived.

- L. **Extension:** If coverage provided by this policy replaces a similar coverage of a policy expiring on the effective date of this policy, then coverage hereunder shall be extended to the expiration time of the policy so replaced.

IN WITNESS WHEREOF, General Insurance Company of America has caused this policy to be signed by its president and secretary at Seattle, Washington, and countersigned on the declarations page by a duly authorized representative of the company.

J. H. Hammersla SECRETARY

Edna A. Swamy PRESIDENT



BLANKET LIABILITY INSURANCE
(COVERAGE SUPPLEMENT)

1. **COVERAGE A – BODILY INJURY** – except Automobile
COVERAGE B – PROPERTY DAMAGE – except Automobile
COVERAGE C – BODILY INJURY – Automobile
COVERAGE D – PROPERTY DAMAGE – Automobile

With respect to such of the foregoing coverages as have become effective under the provisions of the declarations page of this policy, the company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as damages because of **bodily injury** or **property damage** to which this insurance applies, caused by an **occurrence**. The company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such **bodily injury** or **property damage**, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient. The company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to **bodily injury** or **property damage** included within the **war hazard** with respect to liability assumed by the **insured** under any contract or agreement or expenses for first aid under the Supplementary Payments provision;
- (b) to any obligation for which the **insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (c) to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured**; but this exclusion does not apply to liability assumed by the **insured** under any contract;
- (d) to **property damage**: (1) to property owned or transported by the **insured**; (2) to property occupied by or rented to the **insured**, except damage to a rented residence or private garage caused by a **private passenger automobile**; (3) to property under **bailment** to the **insured** (except injury to or destruction of such property arising out of the use of elevators or escalators or to liability assumed under sidetrack agreements); (4) to that particular part of any property (i) upon which operations are being performed by or on behalf of the **insured**, or (ii) out of which such injury or destruction arises; (5) to premises alienated by the **named insured** arising out of such premises or any part thereof; (6) to the **named insured's products** arising out of such products or any part of such products; (7) to work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (e) to **damages** claimed for the withdrawal, inspection, repair, replacement, or loss of use of the **named insured's products** or work completed by or for the **named insured** or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (f) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity;
- (g) to loss of use of tangible property which has not been physically injured or destroyed resulting from
 - (1) a delay in or lack of performance by or on behalf of the **named insured** of any contract or agreement, or

- (2) the failure of the **named insured's products** or work performed by or on behalf of the **named insured** to meet the level of performance, quality, fitness or durability warranted or represented by the **named insured**;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the **named insured's products** or work performed by or on behalf of the **named insured** after such products or work have been put to use by any person or organization other than an **insured**;

- (h) to **contractual liability** assumed by the **insured**, if the **insured** or his indemnitee is an architect, engineer or surveyor, for **bodily injury** or **property damage** arising out of the rendering of or the failure to render professional services by such **insured** or indemnitee, including
 - (1) the preparation or approval of maps, plans, opinions, reports, surveys, designs or specifications and
 - (2) supervisory, inspection or engineering services.
- (i) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of (1) any aircraft owned or operated by or rented or loaned to any **insured**, or (2) any other aircraft operated by any person in the course of his employment by any **insured**;
- (j) under Coverages A and B, to liability or injury arising out of or in connection with domestic activities of any **insured** which are not connected with the business of any **insured**.

2. **COVERAGE E – PREMISES MEDICAL PAYMENTS**

The company will pay to or for each person who sustains **bodily injury** caused by accident all reasonable **medical expense** incurred within one year from the date of the accident on account of such **bodily injury**, provided such **bodily injury** arises out of (a) a condition in the **insured premises** or (b) operations with respect to which the **named insured** is afforded coverage for **bodily injury** liability under this policy.

Exclusions

This insurance does not apply:

- (a) to **bodily injury**
 - (1) arising out of the ownership, maintenance, operation, use, loading or unloading of
 - (i) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
 - (ii) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;but this exclusion does not apply to the parking of an **automobile** on the **insured premises**, if such **automobile** is not owned by or rented or loaned to any **insured**;
 - (2) arising out of the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity;
 - (3) arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to any **insured**;
- (b) to **bodily injury**
 - (1) included within the **completed operations hazard** or the **products hazard**;
 - (2) arising out of operations performed for the **named insured** by independent contractors other than (i) maintenance and repair of the **insured premises** or (ii) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures.

(continued on reverse side)

- (3) resulting from the selling, serving or giving of any alcoholic beverage (i) in violation of any statute, ordinance or regulation, (ii) to a minor, (iii) to a person under the influence of alcohol or (iv) which causes or contributed to the intoxication of any person, if the **named insured** is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or, if not so engaged, is an owner or lessor of premises used for such purposes but only part (i) of this exclusion (b) (3) applies when the **named insured** is such an owner or lessor.

(4) included with the **war hazard**;

(c) to **bodily injury**

- (1) to the **named insured**, any partner therein, any tenant or other person regularly residing on the **insured premises** or any employee of any of the foregoing if the **bodily injury** arises out of and in the course of his employment therewith;
- (2) to any other tenant if the **bodily injury** occurs on that part of the **insured premises** rented from the **named insured** or to any employee of such a tenant if the **bodily injury** occurs on the tenant's part of the **insured premises** and arises out of and in the course of his employment for the tenant;
- (3) to any person while engaged in maintenance and repair of the **insured premises** or alteration, demolition or new construction at such premises;
- (4) to any person if any benefits for such **bodily injury** are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest;
- (d) to any **medical expense** for services by the **named insured**, any employee thereof or any person or organization under contract to the **named insured** to provide such services.

3. PERSONS INSURED

Each of the following is an **insured** under this insurance to the extent set forth below:

- (a) the **named insured** and, if an individual, the spouse of such **named insured** if a resident of the same household;
- (b) for Coverages A and B

- (1) if the **named insured** is designated in the declarations as
 - (i) a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
 - (ii) other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (2) any person (other than an employee of the **named insured**) or organization while acting as real estate manager for the **named insured**; and
- (3) with respect to the operation, for the purpose of locomotion upon a public highway, of **mobile equipment** registered under any motor vehicle registration law,
 - (i) an employee of the **named insured** while operating any such equipment in the course of his employment, and
 - (ii) any other person while operating with the permission of the **named insured** any such equipment registered in the name of the **named insured** and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization.

provided that no person or organization shall be an **insured** under this paragraph (3) with respect to:

- (A) **bodily injury** to any fellow employee of such person injured in the course of his employment, or
- (B) **property damage** to property owned by, rented to, in charge of or occupied by the **named insured** or the employer of any person described in subparagraph (ii)

This insurance does not apply to **bodily injury** or **property damage** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

(c) for Coverages C and D

- (1) any partner or executive officer thereof, but with respect to a **non-owned automobile** only while such **automobile** is being used in the business of the **named insured**;
- (2) any other person while using an **owned automobile** or a **hired automobile** with the permission of the **named insured**, provided his actual operation or (if he is not operating) his other actual use thereof is within the scope of such permission, but with respect to **bodily injury** or **property damage** arising out of the loading or unloading thereof, such other person shall be an **insured** only if he is: (i) a lessee or borrower of the **automobile**, or (ii) an employee of the **named insured** or of such lessee or borrower;
- (3) any other person or organization but only with respect to his or its liability because of acts or omissions of the **named insured** or an **insured** under (1) or (2) above

None of the following is an **insured**:

- (1) any person while engaged in the business of his employer with respect to **bodily injury** to any fellow employee of such person injured in the course of his employment;
- (2) the owner or lessee (of whom the **named insured** is a sublessee) of a **hired automobile**, or the owner of a **non-owned automobile**, or the owner of an **automobile** leased under contract for one year or more to the **named insured**, or any agent or employee of any such owner or lessee;
- (3) an executive officer with respect to an **automobile** owned by him or by a member of his household;
- (4) any person while employed in or otherwise engaged in duties in connection with an **automobile business**, other than an **automobile business** operated by the **named insured**.

This insurance does not apply to **bodily injury** or **property damage** arising out of (1) a **non-owned automobile** used in the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured** or (2) if the **named insured** is a partnership, an **automobile** owned by or registered in the name of a partner thereof, unless such partner is named as an individual **named insured**.

4. LIMITS OF LIABILITY

For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**.

Regardless of the number of **insureds** under this policy, or **automobiles** to which this policy applies, the company's liability is limited as follows:

(a) Combined Limits Plan

The limit of liability under the Combined Limits Plan expressed in the declarations as applicable to "each **occurrence**" is the total limit of the company's liability under the **bodily injury** liability and **property damage** liability coverages combined for all damages as the result of any one **occurrence** provided:

- (1) with respect to all damages included within the (i) **completed operations hazard** and the (ii) **products hazard**, such limit of liability shall be the total limit of the company's liability during each annual policy period as the result of one or more than one **occurrence**;
- (2) with respect to all damages arising out of **property damage** (other than **automobile**, the **completed operation hazard**, or the **products hazard**) such limit of liability shall be the total limit of the company's liability during each annual policy period as the result of one or more than one **occurrence**, but said limit of liability shall apply separately to each project with respect to operations being performed away from premises owned by or rented to the **insured**;
- (3) with respect to any **occurrence** for which the notice of this policy is given in lieu of security, or when this policy is certified as proof of financial responsibility under the provisions of the motor vehicle financial responsibility law of any state or province, such limit of liability shall be applied in accordance with the applicable terms of such law, except that the total limit of liability shall not be reduced

(b) Divided Limits Plan

Coverage A -

The total liability of the company for all **damages** including damages for care and loss of services because of **bodily injury** sus-

tained by one or more persons as the result of any one **occurrence** shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each **occurrence**." The total liability of the company for all **damages** because of (1) all **bodily injury** included within the **completed operations hazard** and (2) all **bodily injury** included within the **products hazard** shall not exceed the limit of **bodily injury** liability stated in the declarations as "aggregate."

Coverage B -

The total liability of the company for all **damages** because of all **property damage** sustained by one or more persons or organizations as the result of any one **occurrence** shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each **occurrence**." The total liability of the company for all **damages** because of all **property damage** to which this coverage applies shall not exceed the limit of **property damage** liability stated in the declarations as "aggregate."

Such aggregate limit shall apply separately with respect to each project away from premises owned by or rented to the **named insured**.

Aggregate limits of liability as stated in this policy shall apply separately to each annual policy period.

Coverages C and D -

(1) The limit of **bodily injury** liability expressed in the declarations as applicable to "each person" is the limit of the company's liability for all **damages** because of **bodily injury** sustained by one person as the result of any one **occurrence**; but the total liability of the company for all **damages** because of **bodily injury** sustained by two or more persons as the result of any one **occurrence** shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each **occurrence**."

(2) The total liability of the company for all **damages** because of all **property damage** sustained by one or more persons or organizations as the result of any one **occurrence** shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each **occurrence**."

Coverage E -

The limit of liability for Premises Medical Payments Coverage stated in the declarations as applicable to "each person" is the limit of the company's liability for all **medical expense** for **bodily injury** to any one person as the result of any one accident; but subject to the above provision respecting "each person," the total liability of the company under Premises Medical Payments Coverage for all **medical expense** for **bodily injury** to two or more persons as the result of any one accident shall not exceed the limit of liability stated in the declarations as applicable to "each accident."

5. POLICY PERIOD

This insurance applies only to **bodily injury** or **property damage** which occurs: (a) for Coverages A, B, C and D, during the policy period within the **policy territory**; (b) for Coverage E, during the policy period within the United States of America, its territories or possessions, or Canada.

6. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"**aircraft or automobile hazard**" includes **bodily injury** and **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of any aircraft, **automobile** or **midget automobile**; but this hazard does not include (a) **bodily injury** to any **domestic employee** arising out of and in the course of his employment by any **insured** except while such employee is engaged in the operation or maintenance of aircraft or (b) except with respect to aircraft, **bodily injury** or **property damage** occurring on the **insured premises** or

the ways immediately adjoining on land or (c) **bodily injury** or **property damage** arising out of the use of a land public conveyance by the **insured** as a passenger.

"**automobile business**" means the business or occupation of selling, repairing, servicing, storing or parking **automobiles**;

"**contractual liability**" means liability expressly assumed under a contract or agreement; provided, however, that **contractual liability** shall not be construed as including liability under a warranty of the fitness or quality of the **named insured's products** or a warranty that work performed by or on behalf of the **named insured** will be done in a workmanlike manner;

"**domestic employee**" means an employee of an **insured** performing duties not in connection with the **business** of the **insured**;

"**fire hazard**" includes **property damage** to any premises not owned by an **insured** and to house furnishings therein if such **property damage** arises out of (a) fire, (b) explosion, or (c) smoke or smudge caused by sudden, unusual and faulty operation of any heating or cooking unit;

"**hired automobile**" means an **automobile** not owned by the **named insured** which is used under contract in behalf of, or loaned to, the **named insured**, provided such **automobile** is not owned by, leased under contract for one year or more, or registered in the name of (a) a partner or executive officer of the **named insured** or (b) an employee or agent of the **named insured** who is granted an operating allowance of any sort for the use of such **automobile**;

"**insured premises**"

for Coverage E, means all premises (except such premises as defined under paragraph (b) of this definition) owned by or rented to the **named insured** with respect to which the **named insured** is afforded coverage for **bodily injury** liability under this policy, and includes the ways immediately adjoining on land;

"**medical expense**" means expenses for necessary medical, surgical, X-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services;

"**midget automobile**" means a land motor vehicle of the type commonly referred to as a "midget automobile," "kart," "go-kart," "speed-mobile" or by a comparable name, whether commercially built or otherwise;

"**non-owned automobile**" means an **automobile** which is neither an **owned automobile** nor a **hired automobile**;

"**owned automobile**" means an **automobile** owned by or leased under contract for one year or more to the **named insured**;

"**private passenger automobile**" means a four wheel private passenger, station wagon or jeep type **automobile**;

"**trailer**" includes semitrailer but does not include **mobile equipment**;

"**war hazard**" includes all **bodily injury** and **property damage** due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing.

7. ADDITIONAL CONDITIONS

(a) Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

(b) Excess Insurance - Hired and Non-Owned Automobiles

With respect to a **hired automobile** or a **non-owned automobile**, this insurance shall be excess insurance over any other valid and collectible insurance available to the **insured**.



This endorsement modifies such insurance as is afforded
by the provisions of the policy relating to the following:

BLANKET LIABILITY INSURANCE – COVERAGES A AND B
COMMERCIAL TOP NOTCH INSURANCE
COMPREHENSIVE GENERAL LIABILITY INSURANCE
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE
CONTRACTUAL LIABILITY INSURANCE
GROWERS' AND RANCHERS' LIABILITY INSURANCE – COVERAGES A AND B
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
SPECIAL MULTI-PERIL LIABILITY INSURANCE
STOREKEEPER'S INSURANCE

POLLUTION EXCLUSION

It is agreed that the insurance does not apply to **Bodily Injury*** or **Property Damage** caused by or resulting from the **discharge of matter** (either during the policy period or prior to its commencement) on or into water, land air or any other real or personal property; provided, however, that this endorsement shall not exclude insurance with respect to the **discharge of matter**, if the discharge is sudden, unexpected, unintentional and occurs during the policy period following the effective date of this endorsement.

When used in this Endorsement:

(a) **"discharge of matter"** means the emission of **matter** through its release, spillage, leakage or by means of dumping, emptying, pumping or due to failure of any equipment or resulting from any other source or cause whatsoever;

(b) **"matter"** means any substance (gas, liquid, or solid) of any description or origin.

It is further agreed that this endorsement shall not apply to liability arising out of the ownership, maintenance, or use of any automobile.

*In the event this form is attached to a Commercial Top Notch Policy **"Personal Injury"** shall be substituted for **"Bodily Injury."**

This endorsement is executed by the company stated in the declaration.

W D Hammersla
W D HAMMERSLA, SECRETARY

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED				COVER AGE
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)			
POLICY OR BOND NUMBER	SERVICE OFFICE			
POLICY EXP. DATE	MPP ACCT NUMBER			
ENDORSEMENT NUMBER	TYPING DATE			
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond issued by the company designated by initial)				

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Y. PRESIDENT

ADDITIONAL PREMIUM	



CONDITIONS APPLICABLE ONLY TO SECTION II

1. SUPPLEMENTARY PAYMENTS

The company will pay in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the **insured** because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the **insured** for first aid to others at the time of an accident, for **bodily injury** to which this policy applies;
- (d) reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

2. DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

"**automobile**" means a land motor vehicle, trailer or semitrailer designed for travel on public roads (including any machinery or apparatus attached thereto), snowmobiles, all-terrain vehicles and similar equipment and trailers designed for use therewith, but does not include **mobile equipment**;

"**automobile hazard**" includes **bodily injury** or **property damage** arising out of:

- (a) the ownership, maintenance, operation, use, loading or unloading of
 - (1) any **automobile** owned or operated by or rented or loaned to any **insured**, or
 - (2) any other **automobile** operated by any person in the course of his employment by any **insured**;

but this definition does not apply to the parking of an **automobile** on premises owned by, rented to or controlled by the **named insured** or the ways immediately adjoining, if such **automobile** is not owned by or rented or loaned to any **insured**.

- (b) and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to the **named insured**;

"**bailment**" means a delivery of property by any person to the **insured** for some purpose beneficial to either the **insured** or such person or both under a contract, express or implied, for the **insured** to carry out such purpose and to redeliver such property or otherwise dispose of it as provided.

"**Blanket Contractual Hazard**" means liability assumed by the **insured** under any contract or agreement except an **incidental contract**; but this definition does not apply to a warranty of fitness or quality of the **named insured's products** or a warranty that work performed by or on behalf of the **named insured** will be done in a workmanlike manner;

"**bodily injury**" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

"**Broad Form Property Damage Hazard**" means property damage to

- (a) property used by the **insured**, or
- (b) property in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control.

but parts (a) and (b) of this definition do not apply with respect to liability under a written sidetrack agreement and part (b) of this definition does not apply with respect to **property damage** (other than to **elevators**) arising out of the use of an **elevator** at premises owned by, rented to or controlled by the **named insured**.

"**completed operations hazard**" includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the **named insured**. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (a) when all operations to be performed by or on behalf of the **named insured** under the contract have been completed;
- (b) when all operations to be performed by or on behalf of the **named insured** at the site of the operations have been completed, or
- (c) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The **completed operations hazard** does not include **bodily injury** or **property damage** arising out of

- (a) operations in connection with the transportation of property, unless the **bodily injury** or **property damage** arises out of a condition in or on a vehicle created by the loading or unloading thereof;
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"**Contractual Hazard Beyond 15 Days**" means liability assumed by the **insured** under any written contract or agreement unless the **insured** shall have furnished the company a copy of such agreement within (15) fifteen days from the date such agreement is signed by the **insured** except an **incidental contract**, but this definition does not apply to a warranty that work performed by or on behalf of the **named insured** will be done in a workmanlike manner;

"**elevator**" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery, but does not include an **automobile** servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hod or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet, or hydraulic or mechanical hoists used for dumping materials from trucks;

"**incidental contract**" means any written (a) lease of premises, (b) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (c) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (d) sidetrack agreement, or (e) **elevator** maintenance agreement;

"**insured**" means any person or organization qualifying as an **insured** in the "**Persons Insured**" provision of the applicable insurance coverage. The insurance afforded applies separately to each **insured** against whom claim is made or suit is brought, except with respect to the limits of the company's liability.

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"mobile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (a) not subject to motor vehicle registration, or (b) maintained for use exclusively on premises owned by or rented to the **named insured**, including the ways immediately adjoining, or (c) designed for use principally off public roads, or (d) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type), graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

"named insured" means the person or organization named in Item 1 of the declarations of this policy.

"named insured's products" means goods or products manufactured, sold, handled or distributed by the **named insured** or by others trading under his name, including any container thereof (other than a vehicle), but "named insured's products" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

"non-owned automobile hazard" means any automobile other than an owned or hired automobile or, if the **named insured** is an individual, an automobile personally operated by the **named insured** or members of his family.

"occurrence" means an event including continuous or repeated exposure to conditions, which results in **bodily injury** or **property damage** neither expected nor intended from the standpoint of the **insured**;

"personal hazard" means any domestic activities of the **insured**, not in connection with the **business** of the **insured**;

"policy territory" means anywhere in the world; provided, however, that: (a) resulting claims are asserted within the United States of America, its possessions, or Canada, and (b) it shall apply to suits and judgments for damages resulting therefrom only if suit is commenced in a court in the United States of America, its possessions or in Canada;

"products hazard" includes **bodily injury** and **property damage** arising out of the **named insured's products** or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs away from premises owned by or rented to the **named insured** and after physical possession of such products has been relinquished to others;

"property damage" means (a) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (b) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the policy period;

"suit" includes an arbitration proceeding to which the **insured** is required to submit or to which the **insured** has submitted with the company's consent.

3. Financial Responsibility Laws

Such insurance as is afforded by this policy for **bodily injury** liability or for **property damage** liability shall comply with the provisions of any motor vehicle financial responsibility law to the extent of the coverage and limits of liability required by such law but in no event in excess of the limits of liability stated in this policy.

4. Insured's Duties in the Event of Occurrence, Claim or Suit

(a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and

circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **insured** to the company or any of its authorized agents as soon as practicable.

(b) If claim is made or suit is brought against the **insured**, the **insured** shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.

(c) The **insured** shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the **insured** because of injury or damage with respect to which insurance is afforded under this policy; and the **insured** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **insured** shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

5. Action Against Company

No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the **insured's** obligation to pay shall have been finally determined either by judgment against the **insured** after actual trial or by written agreement of the **insured**, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the **insured** to determine the **insured's** liability, nor shall the company be impleaded by the **insured** or his legal representative. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

6. Other Insurance

If, applicable to the loss, there is any valid and collectible insurance, whether on a primary, excess or contingent basis, available to the **insured** (in this or any other carrier), there shall be no insurance afforded hereunder as respects such loss, except, that if the applicable limit of liability of this policy is in excess of the applicable limit of liability provided by the other insurance, this policy shall afford excess insurance over and above such other insurance in an amount sufficient to afford the **insured** a combined limit of liability equal to the applicable limit of liability afforded by this policy. Insurance under this policy shall not be construed to be concurrent or contributing with any other insurance which is available to the **insured**.

7. Three Year Policy

If this policy is issued for a period of three years, the limits of the company's liability shall apply separately to each consecutive annual period thereof.

8. Arbitration

The company shall be entitled to exercise all of the **insured's** rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

9. Policy Term

In the event the policy is written without any insurance afforded under Section I — "Property" of the policy, the inception and expiration time shall be 12:01 A.M. Standard Time at the address of the **insured** as stated in the Declarations, otherwise such time shall be Noon Standard Time.



PERSONAL INJURY LIABILITY INSURANCE

1. COVERAGE P—PERSONAL INJURY LIABILITY

The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as **damages** because of injury (herein called "**personal injury**") sustained by any person or organization and arising out of one or more of the following offenses committed in the conduct of the **named insured's** business:

Group A — false arrest, detention or imprisonment, or malicious prosecution;

Group B — the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy; except publications or utterances in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the **named insured**;

Group C — wrongful entry or eviction, or other invasion of the right of private occupancy;

If such offense is committed during the policy period within the United States of America, its territories or possessions, or Canada, and the company shall have the right and duty to defend any suit against the **insured** seeking **damages** on account of such **personal injury** even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the **insured** under any contract or agreement;
- (b) to **personal injury** arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any **insured**;
- (c) to **personal injury** sustained by any person as a result of an offense directly or indirectly related to the employment of such person by the **named insured**;
- (d) to **personal injury** arising out of any publication or utterance described in Group B, if the first injurious publication or utterance of the same or similar material by or on behalf of the **named insured** was made prior to the effective date of this insurance;

- (e) to **personal injury** arising out of a publication or utterance described in Group B concerning any organization or business enterprise, or its products or services, made by or at the direction of any **insured** with knowledge of the falsity thereof.

2. PERSONS INSURED

Each of the following is an **insured** under this insurance to the extent set forth below:

- (a) if the **named insured** is designated in the declarations as an individual, the person so designated and his spouse;
- (b) if the **named insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the **named insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to **personal injury** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

3. LIMITS OF LIABILITY: INSURED'S PARTICIPATION

Regardless of the number of (a) **insureds** under this policy, (b) persons or organizations who sustain **personal injury**, or (c) claims made or suits brought on account of **personal injury**, the total limit of the company's liability under this coverage for all **damages** shall not exceed the limit of **personal injury** liability stated in the declarations as "aggregate."

If a participation percentage is stated in the schedule for the **insured**, the company shall not be liable for a greater proportion of any loss than the difference between such percentage and one hundred percent and the balance of the loss shall be borne by the **insured**; provided, the company may pay the **insured's** portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the **named insured** shall promptly reimburse the company therefor.

4. ADDITIONAL DEFINITION

When used in reference to this insurance:

"**damages**" means only those **damages** which are payable because of **personal injury** arising out of an offense to which this insurance applies.

EB



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

PERSONAL INJURY LIMITATION

**IN CONSIDERATION OF THE PREMIUM CHARGED, IT IS AGREED THAT
 EXCLUSION 'C' IS DELETED AS RESPECTS FORM C-1142 'PERSONAL
 INJURY LIABILITY SUPPLEMENT'**

RB

All terms and conditions of the policy, issued by SAFECO Insurance Company of America, General Insurance Company of America or First National Insurance Company of America, remain unchanged except as amended by this endorsement.

J. W. Hamner SECRETARY

Edna H. Sweeney PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED				COVER AGE	CLASS OR CODE	UNEARNED SP PR FACTOR	OLD 'FULL TERM' PREMIUM	RETURN PREMIUM	NEW 'FULL TERM' PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)						\$	\$	\$	\$
POLICY NUMBER		BRANCH OFFICE								
POLICY EXP. DATE		MPP ACCT NUMBER								
ENDORSEMENT NUMBER		TYPING DATE								
TOTALS GROSS										

RESIDENT LICENSED AGENT

MARSH & MC LENNAN, INC. 3-170

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

BLANKET LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

A/P AT AUDIT

ADDITIONAL INTEREST - OPERATIONS

It is agreed that such insurance as is afforded for bodily injury and property damage applies also to the person or organization designated below as an insured, but only with respect to (his) (its) liability for operations performed for such person or organization by or on behalf of the named insured, and general supervision thereof by such person or organization.

Description of Person or organization:

CITY OF PORTLAND AND ALL OTHER
GOVERNMENTAL BODIES HAVING
JURISDICTION IN THE AREA, THEIR
OFFICERS, AGENTS AND EMPLOYEES
AS RESPECT JOB #12464 N.W. 107TH AVE.,
FROM N.W. ST. HELENS ROAD TO APPROXIMATELY
170 FEET EASTERLY

All terms and conditions of the policy, issued by either SAFECO Insurance Company of America, General Insurance Company of America, or First National Insurance Company of America, remain unchanged except as amended by this endorsement.

J. H. Hammersla SECRETARY

EWANS
12-30-75

Ernest H. Sweeney PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	LINNEN PLYWOOD ASSOCIATION		COVER- AGE	CLASS OR CODE	UNEARNED SR-PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM		NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	9-9-75 4-23 (at the hour of day stated in the policy)					\$	\$		\$	
POLICY NUMBER	CP-383478	BRANCH OFFICE		MG:JS:5						
POLICY EXP. DATE	4-23-76	MPP ACCT. NUMBER								
ENDORSEMENT NUMBER	10	TYPING DATE		12-18-75						
						TOTALS GROSS				

RESIDENT LICENSED AGENT

~~FLAT CHARGE~~ BI \$11.
PD \$9.



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

BLANKET LIABILITY INSURANCE - COVERAGES A & B
 COMPREHENSIVE GENERAL LIABILITY INSURANCE
 MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
 OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
 STOREKEEPERS' INSURANCE

ADDITIONAL INSURED
 (Employees)

It is agreed that the "Persons Insured" provision is amended to include any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:

1. to bodily injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof;
2. to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured or (b) the named insured, or, if the named insured is a partnership or joint venture, any partner or member thereof.

475

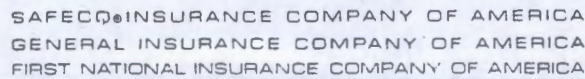
All terms and conditions of the policy issued by General Insurance Company of America remain unchanged except as amended by this endorsement.

J. H. Hammersla SECRETARY

Edna H. Swamy PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)			\$	\$	\$	\$
POLICY NUMBER	BRANCH OFFICE						
POLICY EXP. DATE	MPP ACCT NUMBER						
ENDORSEMENT NUMBER	TYPING DATE						
				TOTALS GROSS			



IN CONSIDERATION OF THE PREMIUM FOR WHICH THIS POLICY IS WRITTEN, IT IS AGREED THAT THE CITY OF PORTLAND, ITS OFFICERS, AGENTS AND EMPLOYEES ARE NAMED AS ADDITIONAL INSURED BUT ONLY AS RESPECTS ANY CLAIM OR CLAIMS FOR DAMAGE OR INJURY TO PERSON OR PROPERTY RESULTING FROM OR GROWING OUT OF THE OPERATIONS OF THE NAMED INSURED UNDER A REVOCABLE PERMIT FROM THE CITY OF PORTLAND AS AUTHORIZED BY ORDINANCE #109387 FOR THE USE OF EXISTING ACCESS ROADS AND THE CONSTRUCTION OF TWO AUXILIARY SPUR ROADS IN THE BULL RUN RESERVE.

FB

W. D. HAMMERSLA, SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

INSURED			COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM		NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE		<i>(at the hour of day stated in the policy)</i>				\$	\$		\$	
POLICY NUMBER		SERVICE OFFICE								
POLICY EXP. DATE		MPP ACCT. NUMBER								
ENDORSEMENT NUMBER		TYPING DATE								
						TOTALS GROSS				

RESIDENT LICENSED AGENT _____



"WITHOUT PREJUDICE TO COVERAGE OTHERWISE EXISTING HEREIN, THE CITY OF PORTLAND AND ALL OTHER GOVERNMENTAL BODIES HAVING JURISDICTION IN THE AREA, THEIR OFFICERS AND EMPLOYEES ARE INCLUDED AS ADDITIONAL INSURED UNDER THIS POLICY AS TO ANY CLAIM OR CLAIMS FOR INJURY TO PERSON, INCLUDING DEATH, OR DAMAGE TO PROPERTY, RESULTING FROM OR GROWING OUT OF THE OPERATIONS OF THE NAMED INSURED UNDER CONTRACT WITH THE CITY OF PORTLAND FOR FURNISHING AND DELIVERING LANDFILL COVER MATERIAL F.O.B. ST. JOHNS FILL, 9360 N. SWIFT BLVD., PORTLAND, OREGON FOR THE DIVISION OF REFUSE DISPOSAL, DEPARTMENT OF PUBLIC WORKS OF CITY, IN ACCORDANCE WITH THE SPECIFICATIONS CITED IN SAID CONTRACT, DURING THE PERIOD FROM DATE OF SAID CONTRACT THROUGH DECEMBER 31, 1973.

IT IS UNDERSTOOD AND AGREED THAT THIS POLICY SHALL NOT TERMINATE OR BE CANCELLED PRIOR TO COMPLETION OF SAID CONTRACT WITHOUT FIRST GIVING THIRTY (30) DAYS' WRITTEN NOTICE OF INTENTION TO CANCEL OR TERMINATE SAID POLICY TO THE AUDITOR OF THE CITY OF PORTLAND.

NOTWITHSTANDING THE NAMING OF ADDITIONAL INSURED, THE POLICY SHALL PROTECT EACH INSURED IN THE SAME MANNER AS THOUGH A SEPARATE POLICY HAD BEEN ISSUED TO EACH; BUT NOTHING HEREIN SHALL OPERATE TO INCREASE THE INSURER'S LIABILITY AS SET FORTH ELSEWHERE IN THE POLICY BEYOND THE AMOUNT OR AMOUNTS FOR WHICH THE INSURER WOULD HAVE BEEN LIABLE IF ONLY ONE PERSON OR INTEREST HAD BEEN NAMED AS INSURED."

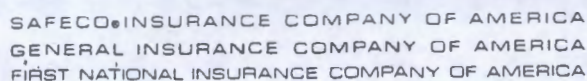
All terms and conditions of the policy, issued either by SAFECO Insurance Company of America, General Insurance Company of America or First National Insurance Company of America, remain unchanged except as amended by this endorsement.

W. D. Hammersla
W. D. HAMMERSLA SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED			COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE		(at the hour of day stated in the policy)				\$	\$	\$	\$
POLICY NUMBER		SERVICE OFFICE							
POLICY EXP. DATE		MPP ACCT. NUMBER							
ENDORSEMENT NUMBER		TYPING DATE							
RESIDENT LICENSED AGENT			TOTALS GROSS						



In consideration of the premium for this policy, it is agreed that the Insuring Agreements are amended to read as follows:

To pay for loss by burglary or by robbery of a watchman, while the premises are not open for business, of office equipment within the premises, and for damage to the premises and the exterior thereof, and to the insured property therein by such burglary, robbery of a watchman, or attempt thereat, provided with respect to damage to the premises and the exterior thereof, the insured is the owner of the premises or is liable for such damage. The term "office equipment" means office machines, supplies, furniture, fittings, fixtures and books, but shall not include stock in trade, personal effects and postage or revenue stamps or any substitutes therefor.

The coinsurance requirement shall not apply.

All terms and conditions of the policy, issued by either SAFECO Insurance Company of America, General Insurance Company of America, or First National Insurance Company of America, remain unchanged except as amended by this endorsement.

Edm. H. Swamy PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED				COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM		NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE		(set the hour of day stated in the policy)					\$	\$		\$	\$
POLICY NUMBER	BRANCH OFFICE										
POLICY EXP. DATE	MPP ACCT. NUMBER										
ENDORSEMENT NUMBER	TYPING DATE										
RESIDENT LICENSED AGENT				TOTALS GROSS							



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

BLANKET LIABILITY INSURANCE
COVERAGES A, B, C, D AND L

AMENDATORY ENDORSEMENT

The policy is amended by deleting therefrom Exclusion (h), relating to an assumption of liability by the insured for the professional services of an architect, engineer or surveyor.

KB

All terms and conditions of the policy, issued by either SAFECO Insurance Company of America, General Insurance Company of America, or First National Insurance Company of America, remain unchanged except as amended by this endorsement.

J. H. Hammerla SECRETARY

Edna F. Loney PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED				COVER AGE	CLASS OR CODE	UNEARNED S/P/R FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM		NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM	
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)						\$	\$		\$	\$	
POLICY NUMBER	BRANCH OFFICE											
POLICY EXP. DATE	MPP ACCT NUMBER											
ENDORSEMENT NUMBER	TYPING DATE											
							TOTALS GROSS					

RESIDENT LICENSED AGENT



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

BLANKET LIABILITY INSURANCE — COVERAGES A & B
 COMPREHENSIVE GENERAL LIABILITY INSURANCE
 COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE

ADDITIONAL INSURED
(Vendors — Broad Form)

It is agreed that the "Persons Insured" provision is amended to include any person or organization (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products subject to the following additional provisions:

1. The insurance with respect to the vendor does not apply to:

(a) any express warranty unauthorized by the named insured;

(b) bodily injury or property damage arising out of

(i) any physical or chemical change in the form of the product made intentionally by the vendor,

(ii) repacking, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer and then repacked in the original container,

(iii) demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product, or

(iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.

2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

EF

All terms and conditions of the policy issued by General Insurance Company of America remain unchanged except as amended by this endorsement.

J. H. Hammersla SECRETARY

Edna H. Luey PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE		CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	(for the hour of day stated in the policy)				\$	\$	\$	\$
POLICY NUMBER	BRANCH OFFICE							
POLICY EXP. DATE	MPP ACCT NUMBER							
ENDORSEMENT NUMBER	TYPING DATE							
TOTAL \$ GROSS								



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**BLANKET LIABILITY INSURANCE
GROWERS' & RANCHERS' LIABILITY INSURANCE**

LOGGING PROPERTY DAMAGE ENDORSEMENT B.

It is agreed that with respect to logging or mill operations of the **insured**, or operations incidental thereto, that:

FIRE FIGHTING EXPENSE

1. the company will pay any fire fighting expense incurred by others for which the **insured** is legally liable solely by reason of such expense having been incurred as a direct consequence of fire resulting from and immediately attributable to an **occurrence** directly connected with logging operations of the **insured**; provided that the limits of liability or any deductible applicable to **property damage** (other than **automobile**) applies to this coverage, but this provision shall not operate to increase the limit of the company's liability;

VEHICLES - TIMBER

2. exclusions (d) (3) and (d) (4) of the policy are deleted as respects coverage for:
 - (a) trucks, **trailers**, or railroad cars while being loaded or unloaded, and
 - (b) timber lands, standing timber and felled or bucked timber;

EXCLUSIONS

3. such insurance as is afforded by this endorsement does not apply to:
 - (a) property in the possession of the **insured** for sale, storage, processing, safekeeping or repair;
 - (b) any person other than the **named insured** or his employees, while vehicles used in logging operations are being loaded or unloaded;
 - (c) timber while being felled or bucked; logs while being yarded or transported to loading point, or being loaded;

DEDUCTIBLE

4. \$250.00 shall be deducted from the total amount of all sums for which the **insured** shall be held liable for **property damage** (other than **automobile**) on account of each **occurrence** causing injury or damage to any vehicle (including its **trailer**) used in logging operations and arising out of the loading and unloading of such vehicles by or on behalf of the **insured**, provided that:
 - (a) the company shall be liable only for the difference between such deductible amount and the limit of the company's liability for each **occurrence**;
 - (b) the company may pay any part or all of the deductible amount to effect settlement of any claim or **suit**, and upon notification of the action taken, the **named insured** shall promptly reimburse the company for such part of the deductible amount as has been paid by the company;
 - (c) the terms of the policy apply irrespective of the application of the deductible amount;

WARRANTIES

5. the **insured** warrants that:
 - (a) slash shall be burned only at such times and under such conditions as the proper state or federal officials may approve, direct or provide;
 - (b) all felling and bucking of timber, the operation of logging equipment (other than operations of the equipment while being used in road building operations or the operation of trucks or logging railroads) and the loading and unloading of logs shall be completely suspended at all times when such suspensions are directed by the proper state or federal officials;
6. A breach of the above warranties shall render the insurance afforded hereunder null and void for the period of the breach, unless such breach is beyond the control of the **insured**.

This endorsement is executed by the company stated in the declarations.

W D Hammersla
W D HAMMERSLA SECRETARY

Gordon H. Sweany
GORDON H. SWEANY PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED.

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR-PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE				\$	\$	\$	\$
POLICY OR BOND NUMBER		SERVICE OFFICE					
POLICY EXP. DATE		MRP ACCT NUMBER					
ENDORSEMENT NUMBER		TYPING DATE					
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)				TOTALS GROSS			

AGENT LICENSED AGENT

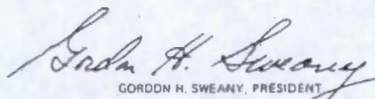
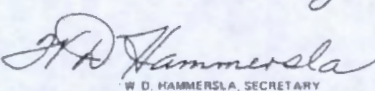


This agreement modifies such insurance as is afforded by the provisions of the policy relating to Automobile Insurance.

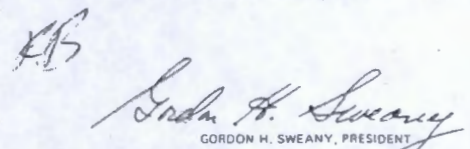
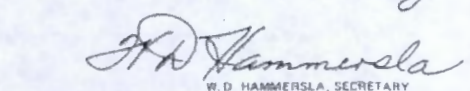
SAFECO Insurance Company of America — As Insurer

It is agreed that SAFECO Insurance Company of America shall replace General Insurance Company of America as the insurer for all insurance provided in this policy for the automobile hazard.

SAFECO Insurance Company of America


GORDON H. SWEANY, PRESIDENT

W. D. HAMMERSLA, SECRETARY

General Insurance Company of America


GORDON H. SWEANY, PRESIDENT

W. D. HAMMERSLA, SECRETARY

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE				\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP. DATE							
ENDORSEMENT NUMBER							
				TOTALS GROSS			

RESIDENT LICENSED AGENT



This endorsement is applicable to all insurance afforded by the policy:

PRIOR NOTICE TO OTHERS OF CANCELLATION

It is agreed that in the event of cancellation, or reduction in the limits of liability of this insurance, 10 days

prior written notice shall be given to

STATE OF WASHINGTON
DEPT. OF NATURAL RESOURCES
P.O. BOX 168
OLYMPIA, WASHINGTON 98501

LB

This endorsement is executed by the company stated in the declarations.

W.D. Hammersla
W. D. HAMMERSLA, SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED.

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE		(at the hour of day stated in the policy)		\$	\$	\$	\$
POLICY OR BOND NUMBER		SERVICE OFFICE					
POLICY EXP. DATE		MPP ACCT NUMBER					
ENDORSEMENT NUMBER		TYPING DATE					
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)				TOTALS GROSS			

RESIDENT LICENSED AGENT



This endorsement is applicable to all insurance afforded by the policy:

PRIOR NOTICE TO OTHERS OF CANCELLATION

It is agreed that in the event of cancellation, or reduction in the limits of liability of this insurance, 10 days

prior written notice shall be given to WEYERHAEUSER COMPANY
P.O. BOX 1139
LONGVIEW, WASHINGTON

This endorsement is executed by the company stated in the declarations.

W.D. Hammersla
W. D. HAMMERSLA, SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE				\$	\$	\$	\$
POLICY OR BOND NUMBER		SERVICE OFFICE					
POLICY EXP. DATE		MPP ACCT. NUMBER					
ENDORSEMENT NUMBER		TYPING DATE					
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)				TOTALS GROSS			

RESIDENT LICENSED AGENT



This endorsement is applicable to all insurance afforded by the policy:

PRIOR NOTICE TO OTHERS OF CANCELLATION

It is agreed that in the event of cancellation, or reduction in the limits of liability of this insurance, 10 days

prior written notice shall be given to _____

WEYERHAEUSER COMPANY

P.O. BOX 1139

LONGVIEW, WASHINGTON

This endorsement is executed by the company stated in the declarations.

W D Hammersla
W D HAMMERSLA, SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	ENDORSEMENT SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE				\$	\$	\$	\$
POLICY OR BOND NUMBER		SERVICE OFFICE					
POLICY EXP DATE		MPP ACCT. NUMBER					
ENDORSEMENT NUMBER		TYPING DATE					
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)				TOTALS GROSS			

RESIDENT LICENSED AGENT



This endorsement is applicable to all insurance afforded by the policy:

PRIOR NOTICE TO OTHERS OF CANCELLATION

It is agreed that in the event of cancellation, or reduction in the limits of liability of this insurance, 10 days

prior written notice shall be given to THE BURLINGTON NORTHERN, INC. AND/OR
SUBSIDIARY OR ASSOCIATED COMPANIES OR
CORPORATIONS FOR ACCOUNT OF WHOM IT
MAY CONCERN
1101 N.W. HOYT STREET
PORTLAND, OREGON

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED		COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)				\$	\$	\$	\$
POLICY OR BOND NUMBER	SERVICE OFFICE							
POLICY EXP. DATE	MPP ACCT NUMBER							
ENDORSEMENT NUMBER	TYPING DATE							
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)					TOTALS GROSS			

RESIDENT LICENSED AGENT



This endorsement is applicable to all insurance afforded by the policy:

PRIOR NOTICE TO OTHERS OF CANCELLATION

It is agreed that in the event of cancellation, or reduction in the limits of liability of this insurance, 10 days

prior written notice shall be given to ROBERTS CONSOLIDATED INDUSTRIES, INC.
2501 WEST 26TH STREET
P.O. BOX 98
VANCOUVER, WASHINGTON 98660

PF

This endorsement is executed by the company stated in the declarations.

W D Hammersla
W D HAMMERSLA, SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE				\$	\$	\$	\$
POLICY OR BOND NUMBER		SERVICE OFFICE					
POLICY EXP. DATE		MPP ACCT. NUMBER					
ENDORSEMENT NUMBER		TYPING DATE					
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)				TOTALS GROSS			

RESIDENT LICENSED AGENT

OF OREGON

1100 GEORGIA-PACIFIC BUILDING
PORTLAND, OREGON 97204

April 20, 1973

INSURED: LINTON PLYWOOD COMPANY
COMPANY: GENERAL INS. CO.
POLICY # CP 383478

Here is evidence of insurance required for this insured:

XX Certificate of Insurance
 Continues coverage of CP 276891 expiring 4/23/73 Timber Sale #33289
 Loss Payable Clause
 Prior Notice of Cancellation
 Other
 By

Copy to:

8-4-5

THE UNIVERSITY OF CHICAGO

DEPARTMENT OF CHEMISTRY

PHYSICAL CHEMISTRY

PHYSICAL CHEMISTRY

PHYSICAL CHEMISTRY

PHYSICAL CHEMISTRY

PHYSICAL CHEMISTRY

PHYSICAL CHEMISTRY

PHYSICAL CHEMISTRY

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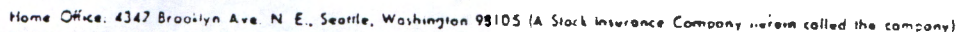
PHYSICAL CHEMISTRY

PHYSICAL CHEMISTRY

PHYSICAL CHEMISTRY

PHYSICAL CHEMISTRY

PHYSICAL CHEMISTRY



The company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Policy Period:

from APRIL 23, 1973

to APRIL 23, 1976

☒ 12:01 A.M. ☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:
ALL OPERATIONS OF THE NAMED INSURED IN ACCORDANCE WITH POLICY TERMS AND CONDITIONS, INCLUDING
HAZARDS OF BLASTING, COLLAPSE AND UNDERGROUND HAZARDS. TIMBER SALE 33289

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.

Certificate is issued to: Name and Address

TEN (10) day prior notice of cancellation to certificate holder has been endorsed to policy No.(s):

WEYERHAUSER COMPANY
BOX C
TACOMA, WASHINGTON

CP383478

☐ If on "x" in box - limits of liability have been increased only for operations or work described above.

Any statement on reverse side is void.

Dated at PORTLAND, OREGON on APRIL 20, 1973

By H. A. Stearns
 GENERAL INSURANCE COMPANY OF AMERICA
 FIRST NATIONAL INSURANCE COMPANY OF AMERICA
 EAST CO. INSURANCE COMPANY OF AMERICA

MARSH & McLENNAN, INC.
OF OREGON
INSURANCE

1100 GEORGIA-PACIFIC BUILDING
PORTLAND, OREGON 97204

April 20 1973

State of Washington
Department of Natural Resources
P. O. Box 168
Olympia, Washington 98501

INSURED: LIMBTON PLYWOOD ASSOCIATION
COMPANY: GENERAL INSURANCE COMPANY
POLICY # CP 383478

Here is evidence of insurance required for this insured:

XX(Continued) Coverage of Policy No. CP276891 Certificate of Insurance
Effective 4/23/73.)

Loss Payable Clause

Prior Notice of Cancellation

Other

By

Copy to: Limbton Plywood Association ✓

Timber Bill's of Sale No. 33325
33289
31077
34061
34067
34064

THE HISTORY OF THE

REPUBLIC OF THE UNITED STATES
OF AMERICA

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. CERTIFICATE OF INSURANCE

GENERAL INSURANCE

Company OF AMERICA

APRIL 23, 1973

Date Effective

This is to certify to the State of Washington, Department of Natural Resources, P. O. Box 168, Olympia, Washington 98501, that on the above date the following described insurance policies, issued by this company, are in full force and effect:

DESCRIPTIVE SCHEDULE

Name of Insured LINTON PLYWOOD ASSOCIATION

Address of Insured 10504 N. W. ST. HELENS ROAD

PORTLAND, OREGON 97231

The policy or policies insure all liability, including liability assumed under written

Timber Bill of Sale No. 33325 in connection with (14 ACRES OF SECTION 22,

COWLITZ COUNTY, WASHINGTON Agreement No. _____; a copy of which has been

furnished to the undersigned insurance company) (SOUTH TOTTLE DEER CREEK

Easement). The policy includes coverage for x, c, and u hazards.

Types of Insurance:

Name of Coverage	Policy Number	Effective Date	Expiration Date	Limits of Liability
Public Liability - Bodily Injury (not Auto)	CP383478	4-23-73	4-23-76	\$ 100,000 each person
Incl. Products Liability				\$ 300,000 each occurrence
Public Liability - Property Damage (not Auto)	CP383478	4-23-73	4-23-76	\$ 100,000 each occurrence
Incl. Products Liability				\$ 100,000 aggregate
Automobile - Bodily Injury	CP383478	4-23-73	4-23-76	\$ 100,000 each person
				\$ 300,000 each occurrence
Automobile - Property Damage	CP383478	4-23-73	4-23-76	\$ 100,000 each occurrence
BLANKET CONTRACTUAL Bodily Injury Property Damage	CP383478	4-23-73	4-23-76	\$ 300,000 EACH OCCURRENCE 100,000 Each Occurrence

The Company shall notify the Department of Natural Resources in writing ten days prior to any cancellation or reduction of the limits on the policy or policies.

GENERAL INSURANCE COMPANY OF AMERICA
BY: MARSH & MCLENNAN, INC. OF WASHINGTON

GENERAL INSURANCE COMPANY
BY: MARSH & MCLENNAN, INC.

John Bates
Authorized Representative

2. A. Stevens
Authorized Representative

1100 GEORGIA PACIFIC BUILDING

PORTLAND, OREGON 97204
Address

MARSH & McLENNAN, INC.
OF OREGON
INSURANCE

1100 GEORGIA-PACIFIC BUILDING
PORTLAND, OREGON 97204

April 20 1973

State of Washington
Department of Natural Resources
P. O. Box 168
Olympia, Washington 98501

INSURED: **LIMTON PLYWOOD ASSOCIATION**
COMPANY: **GENERAL INSURANCE COMPANY**
POLICY # **CP 383478**

Here is evidence of insurance required for this insured:

XX(Continued) Coverage of Policy No. CP276891 Certificate of Insurance
Effective 4/23/73.)

Loss Payable Clause

Prior Notice of Cancellation

Other

By

Copy to: **Limton Plywood Association** ✓

Timber Bill's of Sale No. 33325
33289
31077
34061
34067
34064

ALPHABETIC INDEX

1940-1941

ALPHABETIC INDEX

1940-1941

ALPHABETIC INDEX

1940-1941

ALPHABETIC INDEX

ALPHABETIC INDEX

ALPHABETIC INDEX

ALPHABETIC INDEX

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ALPHABETIC INDEX

ALPHABETIC INDEX

. CERTIFICATE OF INSURANCE

GENERAL INSURANCE

Company OF AMERICA

APRIL 23, 1973

Date Effective

This is to certify to the State of Washington, Department of Natural Resources, P. O. Box 168, Olympia, Washington 98501, that on the above date the following described insurance policies, issued by this company, are in full force and effect:

DESCRIPTIVE SCHEDULE

Name of Insured LINTON PLYWOOD ASSOCIATION

Address of Insured 10504 N. W. ST. HELENS ROAD

PORTLAND, OREGON 97231

The policy or policies insure all liability, including liability assumed under written

Timber Bill of Sale No. 33325 in connection with (14 ACRES OF SECTION 22,

COMLITZ COUNTY, WASHINGTON Agreement No. _____; a copy of which has been

furnished to the undersigned insurance company) (SOUTH TOUTLE DEER CREEK

Easement). The policy includes coverage for x, c, and u hazards.

Types of Insurance:

Name of Coverage	Policy Number	Effective Date	Expiration Date	Limits of Liability
Public Liability - Bodily Injury (not Auto)	CP383478	4-23-73	4-23-76	\$ 100,000 each person
Incl. Products Liability				\$ 300,000 each occurrence
Public Liability - Property Damage (not Auto)	CP383478	4-23-73	4-23-76	\$ 100,000 each occurrence
Incl. Products Liability				\$ 100,000 aggregate
Automobile - Bodily Injury	CP383478	4-23-73	4-23-76	\$ 100,000 each person
				\$ 300,000 each occurrence
Automobile - Property Damage	CP383478	4-23-73	4-23-76	\$ 100,000 each occurrence
BLANKET CONTRACTUAL - Bodily Injury	CP383478	4-23-73	4-23-76	\$300,000 EACH OCCURRENCE
Property Damage				100,000 Each Occurrence

The Company shall notify the Department of Natural Resources in writing ten days prior to any cancellation or reduction of the limits on the policy or policies.

GENERAL INSURANCE COMPANY OF AMERICA
BY: MARSH & MCLENNAN, INC. OF WASHINGTON

GENERAL INSURANCE COMPANY
BY: MARSH & MCLENNAN, INC.

John Bates
Authorized Representative

21. A. Stevens
Authorized Representative

1100 GEORGIA PACIFIC BUILDING

PORTLAND, OREGON 97204
Address

CERTIFICATE OF INSURANCE

GENERAL INSURANCE

Company OF AMERICA

APRIL 23, 1973

Date Effective

This is to certify to the State of Washington, Department of Natural Resources, P. O. Box 168, Olympia, Washington 98501, that on the above date the following described insurance policies, issued by this company, are in full force and effect:

DESCRIPTIVE SCHEDULE

Name of Insured LINNTON PLYWOOD ASSOCIATION

Address of Insured 10504 N. W. ST. HELENS ROAD

PORTLAND, OREGON 97231

The policy or policies insure all liability, including liability assumed under written

Timber Bill of Sale No. 33289 in connection with (110 ACRES LOCATED IN

COWLITZ COUNTY, WASHINGTON Agreement No. _____; a copy of which has been

furnished to the undersigned insurance company) (WEYERHAEUSER COMPANY

Easement). The policy includes coverage for x, c, and u hazards.

Types of Insurance:

Name of Coverage	Policy Number	Effective Date	Expiration Date	Limits of Liability
Public Liability - Bodily Injury (not Auto)	CP383478	4-23-73	4-23-76	\$ 100,000 each person
Incl. Products Liability				\$ 300,000 each occurrence
Public Liability - Property Damage (not Auto)	CP383478	4-23-73	4-23-76	\$ 100,000 each occurrence
Incl. Products Liability				\$ 100,000 aggregate
Automobile - Bodily Injury	CP383478	4-23-73	4-23-76	\$ 100,000 each person
				\$ 300,000 each occurrence
Automobile - Property Damage	CP383478	4-23-73	4-23-76	\$ 100,000 each occurrence
BLANKET CONTRACTUAL Liability	CP383478	4-23-73	4-23-76	\$ 300,000 EACH OCCURRENCE
Property Damage				100,000 Each Occurrence

The Company shall notify the Department of Natural Resources in writing ten days prior to any cancellation or reduction of the limits on the policy or policies.

GENERAL INSURANCE COMPANY OF AMERICA
BY: MARSH & MCLENNAN, INC. OF WASHINGTON

John Bates
Authorized Representative

GENERAL INSURANCE COMPANY OF AMERICA
BY: MARSH & MCLENNAN, INC.

OF OREGON 6603244
By D. A. Stevens
Authorized Representative

1100 GEORGIA PACIFIC BUILDING

PORTLAND, OREGON 97204
Address

CERTIFICATE OF INSURANCE

General Insurance Company of America Company

APRIL 23, 1973 Date Effective

This is to certify to the State of Washington, Department of Natural Resources, P. O. Box 168, Olympia, Washington 98501, that on the above date the following described insurance policies, issued by this company, are in full force and effect:

DESCRIPTIVE SCHEDULE

Name of Insured LINNTON PLYWOOD ASSOCIATION

Address of Insured 10504 N. W. ST. HELENS ROAD

PORTLAND, OREGON 97231

The policy or policies insure all liability, including liability assumed under written

Timber Bill of Sale No. 34061 in connection with (Part SW $\frac{1}{4}$, part W $\frac{1}{4}$ SE $\frac{1}{4}$ of SECTION 16, TOWNSHIP 7 NORTH, RANGE 3 EAST, WM. Agreement No. _____; a copy of which has been

furnished to the undersigned insurance company) (Weyerhaeuser Company No. 12

Easement). The policy includes coverage for x, c, and u hazards.

Types of Insurance:

Name of Coverage	Policy Number	Effective Date	Expiration Date	Limits of Liability
Public Liability - Bodily Injury (not Auto)	CP 383478	4-23-73	4-23-76	\$ 100,000. each person.
Incl. Products Liability				\$ 300,000. each occurrence
Public Liability - Property Damage (not Auto)	"	"	"	\$ 100,000. each occurrence
Incl. Products Liability				\$ 100,000. aggregate
Automobile - Bodily Injury	"	"	"	\$ 100,000. each person
Automobile - Property Damage	"	"	"	\$ 300,000. each occurrence
BLANKET CONTRACTUAL Bodily Injury	"	"	"	\$ 300,000. each occurrence
Property Damage				100,000. each occurrence

The Company shall notify the Department of Natural Resources in writing ten days prior to any cancellation or reduction of the limits on the policy or policies.

GENERAL INSURANCE COMPANY OF AMERICA
BY: MARSH & MCLENNAN, INC. OF WASHINGTON
John Bates
Authorized Representative

GENERAL INSURANCE Company
MARSH & MCLENNAN, INC., OF OREGON
By H. A. Steiner
Authorized Representative

1100 GEORGIA-PACIFIC BUILDING

PORTLAND, OREGON 97204
Address

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1. The first part of the report is a general introduction to the subject.

2. The second part is a detailed description of the methods used in the study.

3. The third part is a discussion of the results of the study.

4. The fourth part is a conclusion and a list of references.

5. The fifth part is a list of appendices.

6. The sixth part is a list of figures and tables.

7. The seventh part is a list of abbreviations.

8. The eighth part is a list of symbols.

9. The ninth part is a list of units.

10. The tenth part is a list of definitions.

11. The eleventh part is a list of footnotes.

12. The twelfth part is a list of references.

13. The thirteenth part is a list of appendices.

14. The fourteenth part is a list of figures and tables.

15. The fifteenth part is a list of abbreviations.

16. The sixteenth part is a list of symbols.

17. The seventeenth part is a list of units.

18. The eighteenth part is a list of definitions.

19. The nineteenth part is a list of footnotes.

20. The twentieth part is a list of references.

21. The twenty-first part is a list of appendices.

22. The twenty-second part is a list of figures and tables.

23. The twenty-third part is a list of abbreviations.

24. The twenty-fourth part is a list of symbols.

25. The twenty-fifth part is a list of units.

26. The twenty-sixth part is a list of definitions.

27. The twenty-seventh part is a list of footnotes.

28. The twenty-eighth part is a list of references.

29. The twenty-ninth part is a list of appendices.

30. The thirtieth part is a list of figures and tables.

31. The thirty-first part is a list of abbreviations.

32. The thirty-second part is a list of symbols.

33. The thirty-third part is a list of units.

34. The thirty-fourth part is a list of definitions.

35. The thirty-fifth part is a list of footnotes.

36. The thirty-sixth part is a list of references.

37. The thirty-seventh part is a list of appendices.

General Insurance Company of America Company

April 23, 1973

Date Effective

This is to certify to the State of Washington, Department of Natural Resources, P. O. Box 168, Olympia, Washington 98501, that on the above date the following described insurance policies, issued by this company, are in full force and effect:

DESCRIPTIVE SCHEDULE

Name of Insured LINNTON PLYWOOD ASSOCIATION

Address of Insured 10504 N. W. St. Helens Road
Portland, Oregon 97231

The policy or policies insure all liability, including liability assumed under written Timber Bill of Sale No. 34064 in connection with (52 acres in Cowlitz County Unit #1-SW $\frac{1}{4}$ NW $\frac{1}{4}$, part NW $\frac{1}{4}$ SW $\frac{1}{4}$, Unit #2, part NE $\frac{1}{4}$, right of way on parts of SW $\frac{1}{4}$ NE $\frac{1}{4}$, SE $\frac{1}{4}$ NW $\frac{1}{4}$, NE $\frac{1}{4}$ SW $\frac{1}{4}$ of Sect. 26, T9N, R3E, E1M Agreement No. ; a copy of which has been furnished to the undersigned insurance company) (Weyerhaeuser Company No. 18 Easement). The policy includes coverage for x, c, and u hazards.

Types of Insurance:

Name of Coverage	Policy Number	Effective Date	Expiration Date	Limits of Liability
Public Liability - Bodily Injury (not Auto)	CP383478	4-23-73	4-23-76	\$100,000. each person
Incl. Products Liability	"	"	"	\$300,000. each occurrence
Public Liability - Property Damage (not Auto)	"	"	"	\$100,000. each occurrence
Incl. Products Liability	"	"	"	\$100,000. aggregate
Automobile - Bodily Injury	"	"	"	\$100,000. each person
Automobile - Property Damage	"	"	"	\$300,000. each occurrence
BLANKET CONTRACTUAL-Bodily Injury	"	"	"	\$100,000. each occurrence
Property Damage	"	"	"	\$300,000. each occurrence

The Company shall notify the Department of Natural Resources in writing ten days prior to any cancellation or reduction of the limits on the policy or policies.

GENERAL INSURANCE COMPANY OF AMERICA
BY: MARSH & MCLENNAN, INC. OF WASHINGTON
Authorized Representative

GENERAL INSURANCE Company
MARSH & MCLENNAN, INC., OF OREGON
By: H. A. Stevens
Authorized Representative

1100 GEORGIA-PACIFIC BLDG.
PORTLAND, OREGON 97204
Address

2

THE UNIVERSITY OF CHICAGO

DEPARTMENT OF CHEMISTRY

1. The first part of the experiment is to determine the concentration of the solution. This is done by measuring the volume of the solution and the mass of the solute. The concentration is then calculated using the formula: $C = \frac{m}{V}$, where C is the concentration, m is the mass, and V is the volume.

2. The second part of the experiment is to determine the molar mass of the solute. This is done by measuring the mass of the solute and the volume of the solution. The molar mass is then calculated using the formula: $M = \frac{m}{n}$, where M is the molar mass, m is the mass, and n is the number of moles.

3. The third part of the experiment is to determine the boiling point of the solution. This is done by measuring the temperature of the solution as it is heated. The boiling point is then determined by the temperature at which the solution begins to boil.

4. The fourth part of the experiment is to determine the freezing point of the solution. This is done by measuring the temperature of the solution as it is cooled. The freezing point is then determined by the temperature at which the solution begins to freeze.

5. The fifth part of the experiment is to determine the density of the solution. This is done by measuring the mass of the solution and the volume of the solution. The density is then calculated using the formula: $D = \frac{m}{V}$, where D is the density, m is the mass, and V is the volume.

MARSH & McLENNAN, INC.
OF OREGON
INSURANCE

1100 GEORGIA-PACIFIC BUILDING
PORTLAND, OREGON 97204

April 20 1973

Roberts Consolidated Industries, Inc.
2501 West 26th Street
P.O. Box 98
Vancouver, Washington 98660

INSURED: **LIMTON PLYWOOD ASSOCIATION**
COMPANY: **GENERAL INSURANCE COMPANY**
POLICY # **EP 383478**

Here is evidence of insurance required for this insured:

XXX (Continued Coverage of Policy #CP 276891 Effective 4/23/73) Certificate of Insurance

Loss Payable Clause

Prior Notice of Cancellation

Other _____

By _____

Copy to: **Limton Plywood Association**

THE UNIVERSITY OF CHICAGO

PHILOSOPHY DEPARTMENT

1100 S. EAST ASIAN AVENUE
CHICAGO, ILL. 60607

Dear Sirs:

I am writing to you to inform you that I have received your letter of the 10th of this month. I am sorry that I cannot reply to you more quickly, but I have been very busy with my work.

I am very interested in your work and would like to see it. I am sorry that I cannot see it more quickly, but I have been very busy with my work.

I am very interested in your work and would like to see it. I am sorry that I cannot see it more quickly, but I have been very busy with my work. I am very interested in your work and would like to see it. I am sorry that I cannot see it more quickly, but I have been very busy with my work. I am very interested in your work and would like to see it. I am sorry that I cannot see it more quickly, but I have been very busy with my work.

Very truly yours,



G

S = SAFECO INSURANCE COMPANY OF AMERICA
G = GENERAL INSURANCE COMPANY OF AMERICA
F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA
HOME OFFICE 4347 BROOKLYN AVE N.E. SEATTLE, WASHINGTON 98105
(Coverage is provided by the company designated by initial, a stock insurance company herein called the company)

#2 MARSH & MC LENNAN, INC. OF OREGON 3 170
Certificate of Insurance

The company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State, ZIP Code)

Policy Period:

LINNTON PLYWOOD ASSOCIATION
10504 N.W. ST. HELENS ROAD
PORTLAND, OREGON 97231

from APRIL 23, 1973

to APRIL 23, 1976

☒ 12:01 A.M. ☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

			Limits of Liability or Amount of Coverage			
Policy Number	Type of Insurance	Coverage	One Person	One Occurrence	Aggregate	
CP 383478	Liability Other Than Automobile	Bodily Injury Property Damage	\$	\$ 300,000. \$ 100,000.	\$ 300,000. \$ 100,000.	
		Combined		\$		
CP 383478	Automobile Liability	Bodily Injury Property Damage	\$ 100,000.	\$ 300,000. \$ 100,000.		
		Combined		\$		
	Property Insurance	Building(s) Personal Property Business Interruption	Perils Insured Against		Coins. %	Limit of Liability
		Location:				
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.				

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

ALL OPERATIONS OF THE NAMED INSURED IN ACCORDANCE WITH THE POLICY TERMS AND CONDITIONS
CERTIFICATE HOLDER IS NAMED AS AN ADDITIONAL INSURED UNDER THE 'VENDORS BROAD FORM' END. TO THIS
POLICY.

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.
Certificate is issued to: Name and Address

ROBERTS CONSOLIDATED INDUSTRIES, INC.
2501 WEST 26TH STREET
P.O. BOX 98
VANCOUVER, WASHINGTON 98660

10 day prior notice of cancellation to
certificate holder has been endorsed to policy No.(s):

☐ If an "x" in box - limits of liability have been
increased only for operations or work described
above.

Any statement on reverse side is void.

Marsh & McLennan Inc of Oregon

By _____

Dated at EA:BP:5 4-4-73 on April 20, 1973

SAFECO INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA

MARSH & McLENNAN, INC.
OF OREGON
INSURANCE

1100 GEORGIA-PACIFIC BUILDING
PORTLAND, OREGON 97204

April 20 1973

Roberts Consolidated Industries, Inc.
2501 West 26th Street
P.O. Box 98
Vancouver, Washington 98660

INSURED: LIMNTON PLYWOOD ASSOCIATION
COMPANY: GENERAL INSURANCE COMPANY
POLICY # EP 383478

Here is evidence of insurance required for this insured:

XXX(Continued) Coverage of Policy #CP 276891 Certificate of Insurance
Effective 4/23/73)

Loss Payable Clause

Prior Notice of Cancellation

Other _____

By _____

Copy to: Limnton Plywood Association



G

S - SAFECO INSURANCE COMPANY OF AMERICA
 G - GENERAL INSURANCE COMPANY OF AMERICA
 F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA
 HOME OFFICE 4347 BROOKLYN AVE. N.E., SEATTLE, WASHINGTON 98105
 (Coverage is provided by the company designated by initial; a stock insurance company herein called the company)

#2 MARSH & MC LENNAN, INC. OF OREGON 3 170

Certificate of Insurance

The company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State, ZIP Code)

Policy Period:

LINNTON PLYWOOD ASSOCIATION
 10504 N.W. ST. HELENS ROAD
 PORTLAND, OREGON 97231

from **APRIL 23, 1973**

to **APRIL 23, 1976**

☒ 12:01 A.M. ☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

			Limits of Liability or Amount of Coverage			
Policy Number	Type of Insurance	Coverage	One Person	One Occurrence	Aggregate	
CP 383478	Liability Other Than Automobile	Bodily Injury Property Damage	\$	\$ 300,000. \$ 100,000.	\$ 300,000. \$ 100,000.	
		Combined		\$		
CP 383478	Automobile Liability	Bodily Injury Property Damage	\$ 100,000.	\$ 300,000. \$ 100,000.		
		Combined		\$		
	Property Insurance	Building(s) Personal Property Business Interruption	Perils Insured Against		Coins. %	Limit of Liability
		Location:				
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.				

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

**ALL OPERATIONS OF THE NAMED INSURED IN ACCORDANCE WITH THE POLICY TERMS AND CONDITIONS
 CERTIFICATE HOLDER IS NAMED AS AN ADDITIONAL INSURED UNDER THE 'VENDORS BROAD FORM' END. TO THIS
 POLICY.**

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.

Certificate is issued to: Name and Address

ROBERTS CONSOLIDATED INDUSTRIES, INC.
 2501 WEST 26TH STREET
 P.O. BOX 98
 VANCOUVER, WASHINGTON 98660

10 day prior notice of cancellation to
 certificate holder has been endorsed to policy No.(s):

☐ If an "x" in box - limits of liability have been
 increased only for operations or work described
 above.

Any statement on reverse side is void.

Marsh & McLennan Inc of Oregon

By _____

Dated
 at EA:BP:5 4-4-73 on April 20, 1973

SAFECO INSURANCE COMPANY OF AMERICA
 GENERAL INSURANCE COMPANY OF AMERICA
 FIRST NATIONAL INSURANCE COMPANY OF AMERICA



MARSH & McLENNAN, INC.
OF OREGON
INSURANCE

1100 GEORGIA-PACIFIC BUILDING
PORTLAND, OREGON 97204

April 20 1973

Weyerhaeuser Company
Box C
Tacoma, Washington 98104

INSURED: LINNTON PLYWOOD ASSOCIATION
COMPANY: GENERAL INSURANCE COMPANY
POLICY # CP 383478

Here is evidence of insurance required for this insured:

XX(Continuous Coverage of Policy No. CP276891 Certificate of Insurance
Effective 4/23/73)

Loss Payable Clause

Prior Notice of Cancellation

Other _____

By _____

Copy to: Linnton Plywood Association



G = GENERAL INSURANCE COMPANY OF AMERICA
F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA
Home Office 4347 Brooklyn Ave. N.E., Seattle, Washington 98105 (Each a Stock Insurance Company)
(Coverage is provided by the company designated by initial)

Certificate of Insurance

The company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State, ZIP Code)

LINNTON PLYWOOD ASSOCIATION
10504 N. W. ST. HELENS ROAD
PORTLAND, OREGON 97231

Policy Period:

from APRIL 23, 1973

to APRIL 23, 1976

☒ 12:01 A.M.

☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

Policy Number	Type of Insurance	Coverage	Limits of Liability or Amount of Coverage		
			One Person	One Occurrence	Aggregate
CP 383478	Liability Other Than Automobile	Bodily Injury	\$	\$ 300,000.	\$ 300,000.
		Property Damage		\$ 100,000.	\$ 100,000.
		Combined		\$	
CP 383478	Automobile Liability	Bodily Injury	\$ 100,000.	\$ 300,000.	
		Property Damage		\$ 100,000.	
		Combined		\$	
CP 383478	Blanket Contractual	Bodily Injury	100,000.	300,000.	300,000.
		Property Damage		100,000.	
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.			

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

ALL OPERATIONS OF THE NAMED INSURED IN ACCORDANCE WITH POLICY TERMS AND CONDITIONS.

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.

Certificate is issued to: Name and Address

WEYERHAEUSER COMPANY
BOX C
TACOMA, WASHINGTON 98104

ten (10) day prior notice of cancellation to
certificate holder has been endorsed to policy No.(s):

CP 383478

☐ If an "x" in box — limits of liability have been
increased only for operations or work described
above.

Any statement on reverse side is void.

MARSH & MELLANBY, INC. OF OREGON

By
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
SAFECO INSURANCE COMPANY OF AMERICA

Dated
at PORTLAND, OREGON on APRIL 20, 1973



MARSH & McLENNAN, INC.

OF OREGON

INSURANCE1100 GEORGIA-PACIFIC BUILDING
PORTLAND, OREGON 97204

April 20 1973

City of Portland Oregon
Office of City Auditor City Hall
Portland, OregonINSURED: Linnton Plywood Association
COMPANY: General Insurance Company
POLICY # CP 383478

Here is evidence of insurance required for this insured:

XX (Continuous Coverage of Policy No. CP276891 Certificate of Insurance
Effective 4/23/73.)

_____ Loss Payable Clause

_____ Prior Notice of Cancellation

_____ Other _____

By _____

Copy to: Linnton Plywood Association

THE UNIVERSITY OF CHICAGO

OFFICE OF THE DEAN

1100 EAST 58TH STREET
CHICAGO, ILLINOIS 60637

DEAN

Office of the Dean
1100 East 58th Street
Chicago, Illinois 60637

Office of the Dean
1100 East 58th Street
Chicago, Illinois 60637

Office of the Dean
1100 East 58th Street
Chicago, Illinois 60637

Office of the Dean
1100 East 58th Street
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Chicago, Illinois 60637

Office of the Dean
1100 East 58th Street
Chicago, Illinois 60637

Office of the Dean
1100 East 58th Street
Chicago, Illinois 60637



G - GENERAL INSURANCE COMPANY OF AMERICA
F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA
HOME OFFICE 4347 BROOKLYN AVE. N.E. SEATTLE WASHINGTON 98105
(Coverage is provided by the company designated by initial, a stock insurance company herein called the company)

#2 MARSH & MC LENNAN, INC. OF OREGON 3 170
Certificate of Insurance

ie company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State, ZIP Code)

Policy Period:

LINNTON PLYWOOD ASSOCIATION
10504 N.W. ST. HELENS RD.
PORTLAND, OREGON 97231

from APRIL 23, 1973

to APRIL 23, 1976

☒ 12:01 A.M. ☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

Policy Number	Type of Insurance	Coverage	Limits of Liability or Amount of Coverage		
			One Person	One Occurrence	Aggregate
CP 383478	Liability Other Than Automobile	Badily Injury Property Damage	\$	\$ 300,000. \$ 100,000.	\$ 300,000. \$ 100,000.
		Combined		\$	
CP 383478	Automobile Liability	Badily Injury Property Damage	\$ 100,000.	\$ 300,000. \$ 100,000.	
		Combined		\$	
	Property Insurance	Building(s)	Perils Insured Against		Coins. %
		Personal Property			
		Business Interruption			
		Location:			Limit of Liability
	Workmen's Compensation	Subject to the terms of the Warkmen's Compensation laws of the state in which policy affords coverage.			

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:
THE CITY OF PORTLAND IS INCLUDED AS AN ADDITIONAL INSURED AS RESPECTS
OPERATIONS OF THE INSURED AT ST. JOHNS FILL 9360 N. SWIFT BLVD. PORTLAND, ORE.
(SEE AMEND. 'B') SEE WORDING ON REVERSE OF CERTIFICATE WHICH HAS BEEN SPECIFICALLY
ENDORSED TO THIS POLICY.

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.
Certificate is issued to: Name and Address

CITY OF PORTLAND OREGON
OFFICE OF CITY AUDITOR CITY HALL
PORTLAND, OREGON

30 day prior notice of cancellation to
certificate holder has been endorsed to policy No.(s):

☐ If an "x" in box - limits of liability have been
increased only for operations or work described
above.

Any statement on reverse side is void.

MARSH & McLENNAN, INC. OF OREGON

By *[Signature]*

SAFECO INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA

Dated
at EA:BP:5 4-4-73 on

"Without prejudice to coverage otherwise existing herein, the City of Portland and all other governmental bodies having jurisdiction in the area, their officers and employees are included as additional insureds under this policy as to any claim or claims for injury to person, including death, or damage to property, resulting from or growing out of the operations of the named insured under contract with the City of Portland for furnishing and delivering LANDFILL COVER MATERIAL f.o.b. St. Johns Fill, 9360 N. Swift Blvd., Portland, Oregon for the Division of Refuse Disposal, Department of Public Works of City, in accordance with the specification cited in said contract, during the period from date of said contract through December 31, 1973.

It is understood and agreed that this policy shall not terminate or be cancelled prior to completion of said contract without first giving thirty (30) days' written notice of intention to cancel or terminate said policy to the Auditor of the City of Portland.

Notwithstanding the naming of additional insureds, the policy shall protect each insured in the same manner as though a separate policy had been issued to each; but nothing herein shall operate to increase the insurer's liability as set forth elsewhere in the policy beyond the amount or amounts for which the insurer would have been liable if only one person or interest had been named as insured."



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MARSH & McLENNAN, INC.
OF OREGON
INSURANCE

1100 GEORGIA-PACIFIC BUILDING
PORTLAND, OREGON 97204

April 20 1973

The Burlington Northern, Inc.
1101 N.W. Hoyt Street
Portland, Oregon 97207

INSURED: LINNTON PLYWOOD ASSOCIATION
COMPANY: THE GENERAL INSURANCE COMPANY
POLICY # CP 383478

Here is evidence of insurance required for this insured:

~~XX~~ (Continued Coverage of Policy No. CP 276891 Certificate of Insurance
~~Effective 4/23/73)~~

Loss Payable Clause

Prior Notice of Cancellation

Other

By

Copy to: Linnnton Plywood Association



G S - SAFECO INSURANCE COMPANY OF AMERICA
G - GENERAL INSURANCE COMPANY OF AMERICA
F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA
HOME OFFICE 4347 BROOKLYN AVE. N.E. SEATTLE, WASHINGTON 98105
(Coverage is provided by the company designated by initial, a stock insurance company herein called the company)

#2 MARSH & MC LENNAN, INC. OF OREGON 3 170
Certificate of Insurance

The company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State, ZIP Code)

Policy Period:

LINNTON PLYWOOD ASSOCIATION
10504 N.W. ST. HELENS ROAD
PORTLAND, OREGON 97231

from APRIL 23, 1973

to APRIL 23, 1976

☒ 12:01 A.M. ☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

			Limits of Liability or Amount of Coverage		
Policy Number	Type of Insurance	Coverage	One Person	One Occurrence	Aggregate
CP 383478	Liability Other Than Automobile	Bodily Injury	\$	\$ 300,000	\$ 300,000.
		Property Damage		\$ 100,000.	\$ 100,000.
		Combined		\$	
CP 383478	Automobile Liability	Bodily Injury	\$ 100,000.	\$ 300,000.	
		Property Damage		\$ 100,000.	
		Combined		\$	
			Perils Insured Against		Coins. %
	Property Insurance	Building(s)			Limit of Liability
		Personal Property			
		Business Interruption			
		Location:			
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.			

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

ALL OPERATIONS OF THE NAMED INSURED IN ACCORDANCE WITH THE TERMS & CONDITIONS OF THE
POLICY

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.

Certificate is issued to: Name and Address

10 day prior notice of cancellation to
certificate holder has been endorsed to policy No. (s):

THE BURLINGTON NORTHERN, INC. AND/OR
SUBSIDIARY OR ASSOCIATED COMPANIES OR
CORPORATIONS FOR ACCOUNT OF WHOM IT
MAY CONCERN
1101 N.W. HOYT STREET
PORTLAND, OREGON 97207

☐ If an "x" in box - limits of liability have been
increased only for operations or work described
above.

Any statement on reverse side is void.

MARSH & MCLENNAN, INC. OF OREGON

By

SAFECO INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA

Dated at PORTLAND, OREGON on APRIL 20, 1973

MARSH & McLENNAN, INC.

OF OREGON

INSURANCE1100 GEORGIA-PACIFIC BUILDING
PORTLAND, OREGON 97204

April 20 1973

Weyerhaeuser Company
P.O. Box 1139
Longview, WashingtonINSURED: **LINTON PLYWOOD ASSOCIATION**
COMPANY: **GENERAL INSURANCE COMPANY**
POLICY # **CP 383478**

Here is evidence of insurance required for this insured:

XX(Continuous Coverage of Policy No. CP 276891 Certificate of Insurance
Effective 4/23/73)_____
Loss Payable Clause_____
Prior Notice of Cancellation_____
Other __________
By _____Copy to: **Linton Plywood Association**

THE UNIVERSITY OF CHICAGO

DEPARTMENT OF CHEMISTRY

LABORATORY OF ORGANIC CHEMISTRY

CHICAGO, ILLINOIS

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G = GENERAL INSURANCE COMPANY OF AMERICA
F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA
Home Office: 4347 Brooklyn Ave. N.E., Seattle, Washington 98105 (Each a Stock Insurance Company)
(Coverage is provided by the company designated by initial)

Certificate of Insurance

The company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State, ZIP Code)

LINNTON PLYWOOD ASSOCIATION
10504 N. W. ST. HELENS ROAD
PORTLAND, OREGON 97231

Policy Period:

from APRIL 23, 1973

to APRIL 23, 1976

☒ 12:01 A.M.

☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

Policy Number	Type of Insurance	Coverage	Limits of Liability or Amount of Coverage		
			One Person	One Occurrence	Aggregate
CP 383478	Liability Other Than Automobile	Bodily Injury	\$ 100,000.	\$ 300,000.	\$ 300,000.
		Property Damage		\$ 100,000.	\$ 100,000.
		Combined		\$	
CP 383478	Automobile Liability	Bodily Injury	\$	\$ 300,000.	
		Property Damage		\$ 100,000.	
		Combined		\$	
CP 383478	Blanket Contractual	Bodily Injury	100,000.	300,000.	300,000.
		Property Damage	100,000.	100,000.	
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.			

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

ALL OPERATIONS OF THE NAMED INSURED IN ACCORDANCE WITH THE POLICY TERMS AND CONDITIONS
INCLUDING HAZARDS OF BLASTING, COLLAPSE AND UNDERGROUND HAZARDS - TIMBER SALE 33325
COWLITZ COUNTY, WASHINGTON.

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.

Certificate is issued to: Name and Address

WEYERHAEUSER COMPANY
P. O. BOX 1139
LONGVIEW, WASHINGTON

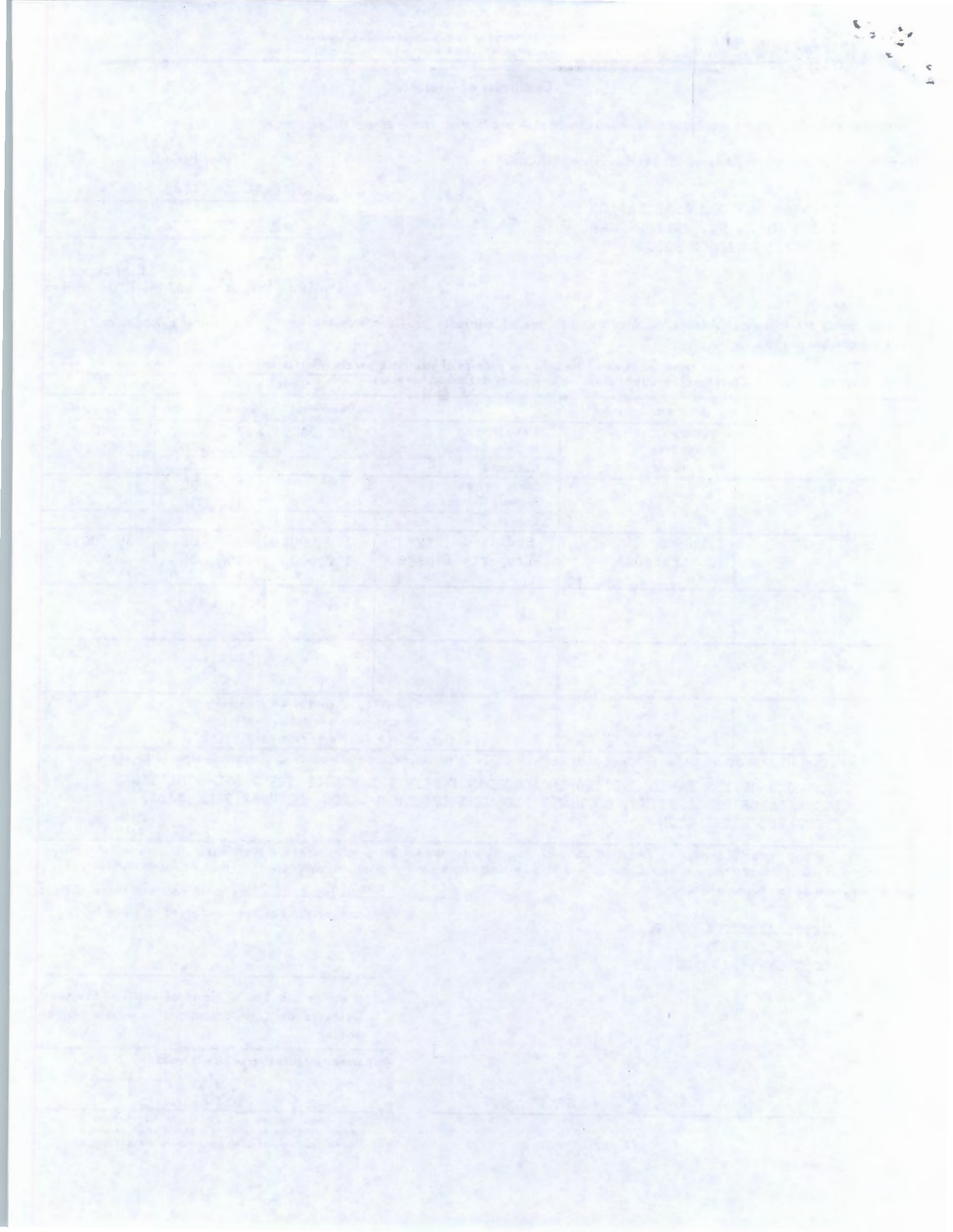
ten (10) day prior notice of cancellation to
certificate holder has been endorsed to policy No.(s):

☐ If an "x" in box - limits of liability have been
increased only for operations or work described
above.

Any statement on reverse side is void.

Dated PORTLAND, OREGON on APRIL 20, 1973

By MARSH & McLINNAN, INC. OF OREGON
H. A. Stevens
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
SAFECO INSURANCE COMPANY OF AMERICA



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Certificate of Insurance

The company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State or Province, ZIP or Postal Code)

Policy Period:

LINNTON PLYWOOD ASSOCIATION
 10504 N. W. ST. HELENS ROAD
 PORTLAND, OREGON 97231

from 4-23-73

to 4-23-76

☒ 12:01 A.M. ☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

Policy Number	Type of Insurance	Coverage	Limits of Liability or Amount of Coverage			
			One Person	One Occurrence	Aggregate	
	Liability Other Than Automobile	Bodily Injury	\$	\$	\$	
		Property Damage		\$	\$	
		Combined		\$		
	Automobile Liability	Bodily Injury	\$	\$		
		Property Damage		\$		
		Combined		\$		
CP 383478	PHYSICAL DAMAGE	FIRE, THEFT & CAC COLLISION	STATED AMOUNT \$25,000. \$500. DED.			
	Property Insurance		Perils Insured Against		Coins. %	Limit of Liability
		Building(s)				
		Personal Property				
		Business Interruption				
		Location:				
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.				

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

1972 MACK TRACTOR S# 767LST9884

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company. Certificate is issued to: Name and Address

MACK FINANCIAL CORP.
 P. O. BOX 20095
 PORTLAND, OREGON 97220

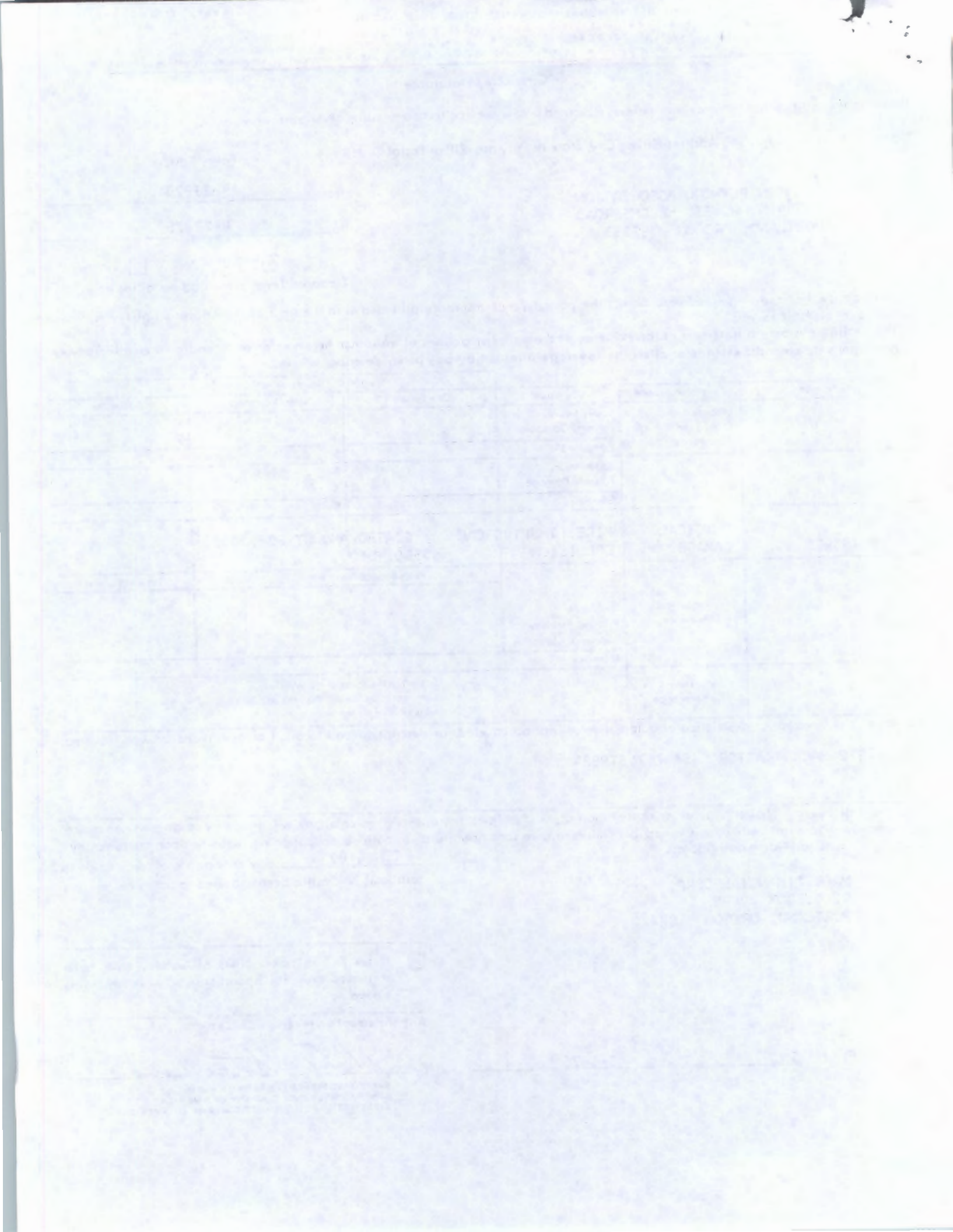
TEN (10) day prior notice of cancellation to certificate holder has been endorsed to policy No.(s):

☐ If an "x" in box - limits of liability have been increased only for operations or work described above.

Any statement on reverse side is void.

Dated PH:MM:5 on 3-5-76

By H. G. Stevens
 SAFECO INSURANCE COMPANY OF AMERICA
 GENERAL INSURANCE COMPANY OF AMERICA
 FIRST NATIONAL INSURANCE COMPANY OF AMERICA



MARSH & McLENNAN

March 30, 1976

Mack Financial Corporation
P O Box 20095
Portland, Oregon 97220

INSURED: LINNTON PLYWOOD ASSOCIATION
COMPANY: GENERAL INSURANCE COMPANY
POLICY: CP 383 478

Here is evidence of insurance required for this insured.

 X Certificate of Insurance.
 Loss Payable Clause
 Prior Notice of Cancellation
 Other _____

Marsh & McLennan, Incorporated

By _____

H.A. Stevens

Copy to: Linnenn Plywood Association



LEASED AUTOMOBILE — LESSOR'S INTEREST

It is agreed the automobile(s) described below or any replacement thereof leased to the named insured for a continuous period of twelve months or more shall be considered an "owned" automobile. It is further agreed the following named lessor is included as an additional insured but only as respects acts or omissions of the named insured and only as respects the "owned" automobile; provided, however, that coverage shall not apply to the lessor of said automobile as an insured while the lessor is driving or has assumed control of such automobile.

Named Lessor and Address BILL-MAR, INC., BILL WALSH TRUCKING AND WILLIAM E. WALSH
2360 N. MARINE DRIVE
PORTLAND, OREGON 97217

Description of Automobile(s) 1972 MACK TRACTOR S# RL767LST9884

This endorsement is executed by the company stated in the declaration.

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED.

INSURED	LINNTON PLYWOOD ASSOCIATION		
ENDORSEMENT EFFECTIVE	2-11-76	at the hour of day stated in the present	
POLICY OR BOND NUMBER	CP 383478	SERVICE OFFICE	PH:MM:5
POLICY EXP. DATE	4-23-76	MPP ACCT NUMBER	
ENDORSEMENT NUMBER	13	TYPING DATE	3-5-76
<small>S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)</small>			

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

H. D. Hammerla
H. D. HAMMERLA, SECRETARY

H. G. Stevens
RESIDENT LICENSED AGENT

LABORATORY OF THE DIRECTOR, FBI

RECEIVED - LABORATORY OF THE DIRECTOR, FBI

APR 11 1964

TO: SAC, NEW YORK

FROM: DIRECTOR, FBI

RE: NEW YORK TELETYPE TO BUREAU, APRIL 10, 1964

RE: NEW YORK TELETYPE TO BUREAU, APRIL 10, 1964

**Marsh &
McLennan**

APR 24 1976

Marsh & McLennan, Incorporated
1100 Georgia Pacific Building
Portland, Oregon 97204
503 224-3000

April 23, 1976

State of Washington
Department of Natural Resources
Post Office Box 168
Olympia, Washington 98504

Gentlemen:

LINNTON PLYWOOD ASSOCIATION

Enclosed are renewal Certificates for the above Insured evidencing continuous coverage for the various timber sales for the period April 23, 1976 to April 23, 1979.

Very truly yours,

H. A. Stevens
Vice President

lf/
enclosures

cc: Linnton Plywood Association
P O Box 03128
Portland, Oregon 97230

Weyerhaeuser Company
Box C
Tacoma, Washington 98401

CERTIFICATE OF INSURANCE

GENERAL INSURANCE COMPANY _____ Company

April 23, 1976 _____ Date Effective

This is to certify to the State of Washington, Department of Natural Resources, P. O. Box 160, Olympia, Washington 98501, that on the above date the following described insurance policies, issued by this company, are in full force and effect:

DESCRIPTIVE SCHEDULE

Name of Insured LINNONTON PLYWOOD ASSOCIATION

Address of Insured 10504 N.W. ST. HELENS ROAD, PORTLAND, OREGON 97231

OR POST OFFICE BOX 03128, PORTLAND, OREGON 97203

The policy or policies insure all liability, including liability assumed under written

Timber Bill of Sale No. 36516 in connection with (_____

_____ Agreement No. _____; a copy of which has been

furnished to the undersigned insurance company) (WEYERHAEUSER COMPANY

_____ Easement). The policy includes coverage for x, c, and u hazards.

Types of Insurance:

Name of Coverage	Policy Number	Effective Date	Expiration Date	Limits of Liability
Public Liability - Bodily Injury (not Auto)				\$xxxxxxxxxxxx each person
Incl. Products Liability	CP 646638	4-23-76	4-23-79	\$ 300,000. each occurrence
Public Liability - Property Damage (not Auto)				\$ 100,000. each occurrence
Incl. Products Liability	CP 646638	4-23-76	4-23-79	\$ 100,000. aggregate
Automobile - Bodily Injury	CP 646638	4-23-76	4-23-79	\$ 100,000. each person
Automobile - Property Damage	CP 646638	4-23-76	4-23-79	\$ 300,000. each occurrence
				\$ 100,000. each occurrence

The Company shall notify the Department of Natural Resources in writing ten days prior to any cancellation or reduction of the limits on the policy or policies.

GENERAL INSURANCE _____ Company

By H.A. Stevens
Authorized Representative
H.A. STEVENS
900 SW. FIFTH AVENUE
PORTLAND, OREGON 97204

MARSH & MCLENNAN, INCORPORATED
Address _____

CERTIFICATE OF INSURANCE

GENERAL INSURANCE COMPANY _____ Company

April 23, 1976 _____ Date Effective

This is to certify to the State of Washington, Department of Natural Resources, P. O. Box 160, Olympia, Washington 98501, that on the above date the following described insurance policies, issued by this company, are in full force and effect:

DESCRIPTIVE SCHEDULE

Name of Insured LINNTON PLYWOOD ASSOCIATION

Address of Insured 10504 N.W. ST.HELENS ROAD, PORTLAND, OREGON 97231

OR POST OFFICE BOX 03128, PORTLAND, OREGON 97203

The policy or policies insure all liability, including liability assumed under written

Timber Bill of Sale No. 37338 in connection with (_____

_____ Agreement No. _____; a copy of which has been

furnished to the undersigned insurance company) (WEYERHAEUSER COMPANY

_____ Easement). The policy includes coverage for x, c, and u hazards.

Types of Insurance:

Name of Coverage	Policy Number	Effective Date	Expiration Date	Limits of Liability
Public Liability - Bodily Injury (not Auto)				\$xxxxxxxxxxxx each person
Incl. Products Liability CP 646638		4-23-76	4-23-79	\$ 300,000. each occurrence
Public Liability - Property Damage (not Auto)				\$ 100,000. each occurrence
Incl. Products Liability CP 646638		4-23-76	4-23-79	\$ 100,000. aggregate
Automobile - Bodily Injury	CP 646638	4-23-76	4-23-79	\$ 100,000. each person
Automobile - Property Damage	CP 646638	4-23-76	4-23-79	\$ 300,000. each occurrence
				\$ 100,000. each occurrence

The Company shall notify the Department of Natural Resources in writing ten days prior to any cancellation or reduction of the limits on the policy or policies.

GENERAL INSURANCE _____ Company

By H.A. Stevens
Authorized Representative
H.A. STEVENS
900 SW. FIFTH AVENUE
PORTLAND, OREGON 97204

MARSH & MCLENNAN, INCORPORATED
Address

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CERTIFICATE OF INSURANCE

GENERAL INSURANCE COMPANY

Company

April 23, 1976

Date Effective

This is to certify to the State of Washington, Department of Natural Resources, P. O. Box 160, Olympia, Washington 98501, that on the above date the following described insurance policies, issued by this company, are in full force and effect:

DESCRIPTIVE SCHEDULE

Name of Insured LINNTON PLYWOOD ASSOCIATION

Address of Insured 10504 N.W. ST.HELENS ROAD, PORTLAND, OREGON 97231

OR POST OFFICE BOX 03128, PORTLAND, OREGON 97203

The policy or policies insure all liability, including liability assumed under written

Timber Bill of Sale No. 38059 in connection with (

Agreement No. _____; a copy of which has been

furnished to the undersigned insurance company) (Weyerhaeuser Company

Easement). The policy includes coverage for x, c, and u hazards.

Types of Insurance:

Name of Coverage	Policy Number	Effective Date	Expiration Date	Limits of Liability
Public Liability - Bodily Injury (not Auto)				\$xxxxxxxxxxxx each person
Incl. Products Liability	CP 646638	4-23-76	4-23-79	\$ 300,000. each occurrence
Public Liability - Property Damage (not Auto)				\$ 100,000. each occurrence
Incl. Products Liability	CP 646638	4-23-76	4-23-79	\$ 100,000. aggregate
Automobile - Bodily Injury	CP 646638	4-23-76	4-23-79	\$ 100,000. each person
Automobile - Property Damage	CP 646638	4-23-76	4-23-79	\$ 300,000. each occurrence
				\$ 100,000. each occurrence

The Company shall notify the Department of Natural Resources in writing ten days prior to any cancellation or reduction of the limits on the policy or policies.

GENERAL INSURANCE

Company

By H.A. Stevens
Authorized Representative

H.A. STEVENS
900 SW. FIFTH AVENUE
PORTLAND, OREGON 97204

MARSH & MCLENNAN, INCORPORATED

Address

CERTIFICATE OF INSURANCE

GENERAL INSURANCE COMPANY

Company

April 23, 1976

Date Effective

This is to certify to the State of Washington, Department of Natural Resources, P. O. Box 160, Olympia, Washington 98501, that on the above date the following described insurance policies, issued by this company, are in full force and effect:

DESCRIPTIVE SCHEDULE

Name of Insured LINNTON PLYWOOD ASSOCIATION

Address of Insured 10504 N.W. ST.HELENS ROAD, PORTLAND, OREGON 97231

OR POST OFFICE BOX 03128, PORTLAND, OREGON 97203

The policy or policies insure all liability, including liability assumed under written

Timber Bill of Sale No. 37339

in connection with (

Agreement No.

; a copy of which has been

furnished to the undersigned insurance company) (WEYERHAEUSER

Easement). The policy includes coverage for x, c, and u hazards.

Types of Insurance:

Name of Coverage	Policy Number	Effective Date	Expiration Date	Limits of Liability
Public Liability - Bodily Injury (not Auto)				\$xxxxxxxxxxxx each person
Incl. Products Liability	CP 646638	4-23-76	4-23-79	\$ 300,000. each occurrence
Public Liability - Property Damage (not Auto)				\$ 100,000. each occurrence
Incl. Products Liability	CP 646638	4-23-76	4-23-79	\$ 100,000. aggregate
Automobile - Bodily Injury	CP 646638	4-23-76	4-23-79	\$ 100,000. each person \$ 300,000. each occurrence
Automobile - Property Damage	CP 646638	4-23-76	4-23-79	\$ 100,000. each occurrence

The Company shall notify the Department of Natural Resources in writing ten days prior to any cancellation or reduction of the limits on the policy or policies.

GENERAL INSURANCE

Company

By H.A. Stevens
Authorized Representative

H.A. STEVENS
900 SW. FIFTH AVENUE
PORTLAND, OREGON 97204

MARSH & MCLENNAN, INCORPORATED

Address



This endorsement alters the provisions for:

BUSINESS AUTO POLICY

(Insert the coverage to be amended in the above space)

PRIOR COVERAGE REPLACEMENT ENDORSEMENT

BY THE ISSUANCE AND ACCEPTANCE OF THIS POLICY BA 646638
THE INSURED AND THE COMPANY INTEND THAT THIS POLICY TAKE THE PLACE
OF AND REPLACE SECTION IV (AUTO) ONLY OF POLICY CP 646638-A
HERETOFORE ISSUED BY THE COMPANY, SUCH REPLACEMENT TO BE EFFECTIVE
AS OF THE TIME THIS POLICY BECOMES EFFECTIVE.



RENEWAL CERTIFICATE

MPP ACCOUNT NO.

Attach to Your Policy No. CP 646638-ARefer to above Policy Number on all
correspondence or Claims involving
either this Policy or Renewal Certificate.

Policy Number CP 646638A
 Certified Copy Issued (Date) 11-17-83
 To: David Pemberton
 Address Claims Dept.
 O-266 9/70

Keep this renewal cert-
 ificate with the policy.
 It is evidence your in-
 surance is in force.

Upon receipt of payment of the premium below this certificate will renew the above numbered
 policy for the period ending at 12:01 AM on APRIL 23, 1985.

Insured LINTON PLYWOOD ASSOCIATION

Address 10504 N. W. ST. HELENS ROAD, PORTLAND, OREGON 97231
 (Number Street City State ZIP)

Estimated Advance Premium for the Period APRIL 23, 1982 TO APRIL 23, 1983 \$ 15,010.Audit Premium Adjustment APRIL 23, 1981 TO APRIL 23, 1982 Additional Premium \$ TO BE DETERMINED

SECTION II - GENERAL LIABILITY

(Return Premium \$

TOTAL \$ 15,010.

FORM ADDED: C-GL 21 201(12/80)

FORM DELETED: C 1599(1/72)

SUBJECT TO ANNIVERSARY RE-RATING

This certificate has been signed on behalf of the company, designated by initial above, by its
 president and secretary and shall not be valid unless countersigned by a duly authorized rep-
 resentative of the company.

W.D. Hammersla
 W.D. HAMMERSLA, SECRETARY

Bruce Maines
 BRUCE MAINES, PRESIDENT

(Date)

(Authorized Representative)

RK:SD:5:8

4-2-82



MARSH & MCLENDRUM, INC.

REVISER: ADDITIONAL DECLARATIONS ENDORSEMENT

Coverage

Limits of Liability

1. LIABILITY

(o) **Divided Limits Plan**

Coverage A - Bodily Injury

\$ <u>300,000.</u>	each occurrence
\$ <u>300,000.</u>	aggregate

Coverage B - Property Damage
\$100,000. each occurrence
\$100,000. aggregate

☐ Other Than Automobile☐ (b) Combined Limits Plan

Coverages _____ \$ _____ each occurrence

☐ (c) The Liability Form attached hereto is entitled: BLANKET LIABILITY INSURANCE C-1138

☐ (d) The following "hazards" as defined by the form entitled "Conditions Applicable Only to Section II" are excluded therefrom:

2. MEDICAL

☐ Coverage E - Premises \$ _____ each person \$ _____ each accident

☐ Coverage M - Personal \$ _____ each person \$ _____ each accident

3. PERSONAL INJURY

☒ Including an offense within the following groups of offenses _____ Insured's participation _____
☐ Exclusion C Deleted ☐ Yes ☐ No _____ .Coverage P \$ _____ aggregate

4. PERSONAL LIABILITY

 indicates coverage is applicable.

☐ ☐ Coverage L - Personal Liability - The limit of liability is the same as shown for A and B but not less than \$25,000 Combined Limits.

☐ ☐ Coverage N - Physical Damage to Property - \$250 each occurrence is applicable unless the box for \$500 coverage is checked. ☐ \$500

5. ☒ Any explanation and/or other change:

DELETING PERSONAL INJURY COVERAGE PER FORM C-1142.

ADDING EXTENDED LIABILITY COVERAGE PER FORM C-1731 (3/82).

ADDING FORM C-2604 (1/73) ATTACHED.

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

[illegible]

TOTALS GROSS

NET \$ RP AP

Authorized Representative _____ Schedule _____ A

ATTENTION POLICY SERVICE. Attach premium worksheet for coding if required.
(continued on reverse side)

UNDERWRITING DAILY

11

POLICY CHANGE ENDORSEMENT

In consideration of the premium shown below, it is or

...a policy is changed as follows: MARSH & A

JAN, INC. 3-170

ALL SECTIONS

THE FOLLOWING FORMS ARE ADDED TO AND MADE A PART OF THE POLICY: IL0915(1/83)

SECTION II - LIABILITY

THE FOLLOWING FORMS ARE ADDED TO AND MADE A PART OF THE POLICY:'

CGL21200(3/80), CGL21201(7/82)

THE FOLLOWING FORMS ARE HEREBY DELETED FROM THE POLICY:

CGL21200(10/79), C1599(1/72)

PROPERTY COVERAGE (SECTION I)[illegible]

OTHER COVERAGES

COVERAGE - AMOUNT - CLASS - CODE	RATE	EXPOSURE	<input type="checkbox"/> ANNUAL <input type="checkbox"/> 3 YEAR PREMIUMS			UNEARNED SR/PR FACTOR	<input type="checkbox"/> ADDITIONAL PREMIUM RETURN PREMIUM <input type="checkbox"/>
			OLD PREMIUM	NEW PREMIUM	DIFFERENCE		
			\$	\$	\$		\$
TOTAL CHANGE THIS ENDORSEMENT			\$	\$	\$		\$
REVISED POLICY/INSTALLMENT PREMIUM			\$	\$			

(SUBSEQUENT INSTALLMENTS MAY BE SUBJECT TO REVISION)

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED				LINNONTON PLYWOOD ASSOCIATION	
ENDORSEMENT EFFECTIVE		4-23-83		(at the hour of day stated in the policy)	
POLICY NUMBER		CP 646638 A			
POLICY EXP. DATE		4-23-85		GSL ACCT. NUMBER	
ENDORSEMENT NUMBER				TYPING DATE	4-15-83
SERVICE OFFICE		MH:TS:5			

AGENCY
NAME_____

AMOUNT DUE NOW

☐ INSURED ☐ COMPANY

AUTHORIZED REPRESENTATIVE


 EMPLOYEE BENEFITS LIABILITY
 (COVERAGE SUPPLEMENT)

1. ADDITIONAL DECLARATIONS

(a) Limit of Liability: \$ 300,000. ^{509,000} Each Claim \$ 300,000. ^{509,000} Aggregate Per Policy Year
 (b) Deductible Amount: \$ 1,000.00
 (c) Premium Computation:
 Estimated No. of Employees 203 Rate (Per Employee) .054 .093 Estimated Premium
 Basic Charge \$ INCL.
 \$
 Total \$ INCL.
 (d) Minimum Premium: \$ 146. 203.M

2. INSURING AGREEMENTS

(a) Coverage

The company will pay on behalf of the insured, all sums which the insured shall become legally obligated to pay as a result of damages sustained by an employee, prospective employee, former employee or the beneficiaries or legal representatives thereof, caused by any negligent act or omission of the insured, or any other person for whose acts the insured is legally liable in the administration of the insured's Employee Benefit Programs.

(b) Deductible

The deductible amount stated in the Additional Declarations shall be deducted from the amount of all claims arising out of the same negligent act or omission and the company shall be liable for loss only in excess of that amount.

However in event of any claim, irrespective of the amount, notice thereof shall be given by or on behalf of the insured to the company, in accordance with the terms of this insurance and the company may at its option, investigate, negotiate or settle such claim. If claim is paid by the company, the insured agrees to reimburse the company for the deductible amount advanced by it.

(c) Defense, Settlement, Supplementary Payments

The company will pay, in addition to the applicable limit of liability:

- (1) all expenses incurred by the company, all cost taxed against the insured in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (2) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the insured not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;
- (3) reasonable expenses incurred by the insured at the company's request, including actual loss of wages or salary (but not loss of other income) not to exceed \$25 per day because of his attendance at hearings or trials at such request.

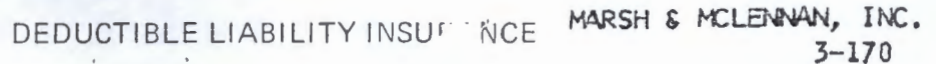
(d) Exclusions

This Insurance Does Not Apply:

- (1) To any dishonest, fraudulent, criminal or malicious act; libel; slander; discrimination or humiliation;
- (2) To bodily injury to, or sickness, disease, or death, of any person, or to injury to or destruction of any tangible property, including the loss of use thereof;
- (3) To any claim for failure of performance of contract by any insurer;
- (4) To any claim based upon failure to comply with any law concerning Workmen's Compensation, Unemployment Insurance, Social Security or Disability benefits.
- (5) To any claim based upon:
 - (i) failure of investment securities to perform as represented by an insured;
 - (ii) advice given by an insured to an employee concerning participation in stock subscription plans;
 - (iii) fiduciary liability imposed by the Employee Retirement Income Security Act of 1974.

3. DEFINITIONS

- (a) "Insured" — The unqualified word "insured," wherever used, includes not only the named insured, but also any partner, officer, director, or stockholder, or any employee who is authorized to act in the administration of the insured's Employee Benefit Programs.
- (b) "Employee Benefit Programs" — The term "Employee Benefit Programs" shall mean group life insurance, group health insurance, profit sharing plans, pension plans, employee stock subscription plans, workmen's compensation, unemployment insurance, social security, disability benefits insurance and travel, savings or vacation plans.
- (c) "Administration" — The unqualified word "administration," wherever used, shall mean:
 - (1) Giving counsel to employees with respect to the Employee Benefit Programs;
 - (2) Interpreting the Employee Benefit Programs;
 - (3) Handling of records in connection with the Employee Benefit Programs;
 - (4) Effecting enrollment, termination or cancellation of employees under the Employee Benefit Programs; provided all such acts are authorized by the named insured.
- (d) "Employee" — The unqualified word "employee" includes employees, former employees, retired employees, directors and former directors of the named insured, and their heirs, legatees and legal representatives.



BLANKET LIABILITY INSURANCE—COVERAGES A & B
COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

APPLICATION OF ENDORSEMENT (Enter here any limitations on the application of this endorsement. If no limitation is entered, the deductibles apply to all loss however caused):

PRINTED IN U.S.A.



SECTION II - LIABILITY

TO INSURANCE COMPANY OF AMERICA
RAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA/

ADDITIONAL DECLARATIONS

Policy No. CP 646638-A

This schedule is attached to, and forms a part of the policy specified above.

Limits of Liability.

No insurance is provided for any coverage unless a specific limit of the company's liability for such coverage is shown below.

Limits of Liability

LIABILITY

(a) Divided Limits Plan

Other Than Auto

Coverage A - Bodily Injury
\$ 300,000. each occurrence
\$ 300,000. aggregateCoverage B - Property Damage
\$ 100,000. each occurrence
\$ 100,000. aggregate

(b) Combined Limits Plan

Coverages _____ \$ _____ each occurrence

(c) Coverage Forms

The Liability Form attached hereto is entitled: BLANKET LIABILITY INSURANCE C-1138

(d) Hazards Excluded

The following "hazards" as defined by the form entitled "Policy Conditions and Definitions" are excluded therefrom:

MEDICAL

Coverage E - Premises

\$ _____ each person

\$ _____ each accident

Coverage M - Personal

\$ _____ each person

\$ _____ each accident

PERSONAL INJURY

Coverage P.

\$ 300,000. aggregate

Including an offense within the following groups of offenses

A-B-C

Insured's participation

NIL

Exclusion C Deleted

☒ Yes ☐ No

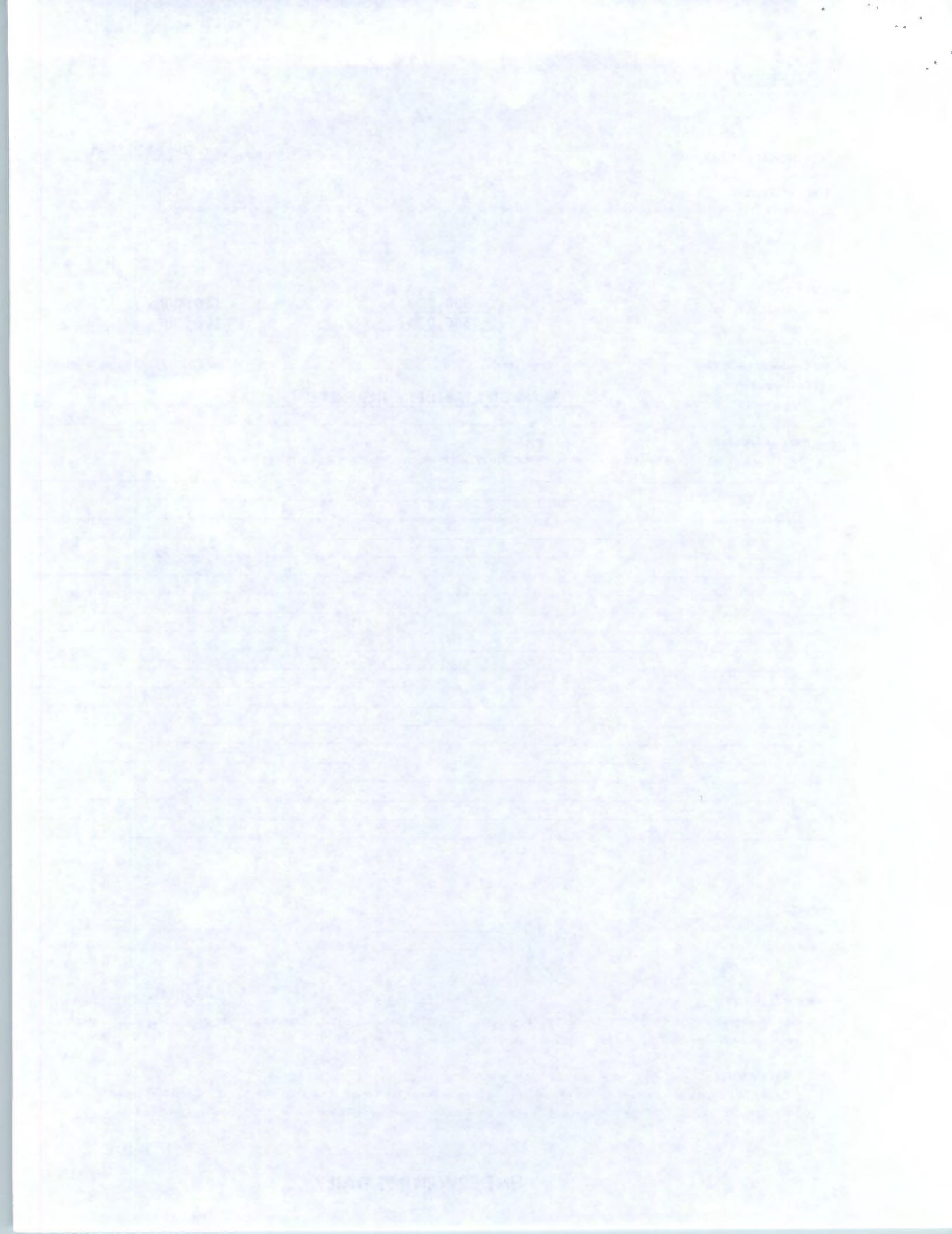
PERSONAL LIABILITY

☒ indicates coverage is applicable.☐ Coverage L - Personal Liability - The limit of liability is the same as shown for A and B but not less than \$25,000 Combined Limits.☐ Coverage N - Physical Damage to Property - \$250 each occurrence is applicable unless the box for \$500 coverage is checked.☐ \$500

(continued on reverse side)

Schedule A

UNDERWRITING DAILY





BLANKET LIABILITY
INSURANCE
(COVERAGE SUPPLEMENT)

1. **COVERAGE A – BODILY INJURY** – except Automobile

COVERAGE B – PROPERTY DAMAGE – except Automobile

The company will pay all sums which the **insured** shall become legally obligated to pay as damages because of **bodily injury** or **property damage** to which this insurance applies, caused by an **occurrence**. The company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such **bodily injury** or **property damage**, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient. The company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply

- (a) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
 - (1) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
 - (2) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;but this exclusion does not apply to the parking of an **automobile** on **insured premises**, if such **automobile** is not owned by or rented or loaned to any **insured**;
- (b) to **bodily injury** or **property damage** included within the **war hazard** with respect to liability assumed by the **insured** under any contract or agreement or expenses for first aid under the Supplementary Payments provision;
- (c) to any obligation for which the **insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (d) to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured**; but this exclusion does not apply to liability assumed by the **insured** under any contract;
- (e) to **property damage**: (1) to property owned or transported by the **insured**; (2) to property occupied by or rented to the **insured**; (3) to property under **bailment** to the **insured** (except injury to or destruction of such property arising out of the use of elevators or escalators or to liability assumed under sidetrack agreements); (4) to that particular part of any property (i) upon which operations are being performed by or on behalf of the **insured**; or (ii) out of which such injury or destruction arises; (5) to premises alienated by the **named insured** arising out of such premises or any part thereof; (6) to the **named insured's products** arising out of such products or any part of such products; (7) with respect to the **completed operations hazard** and with respect to any classification stated in the company's manual as "including completed operations," to work performed by or on behalf of the **named insured** arising out of such work or any portion thereof, or out of such materials, parts or equipment furnished in connection therewith;
- (f) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the **named insured's products** or work completed by or for the **named insured** or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (g) to **bodily injury** or **property damage** arising out of: (1) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity; (2) and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to any **insured**;
- (h) to loss of use of tangible property which has not been physically injured or destroyed resulting from:

(1) a delay in or lack of performance by or on behalf of the **named insured** of any contract or agreement, or

(2) the failure of the **named insured's products** or work performed by or on behalf of the **named insured** to meet the level of performance, quality, fitness or durability warranted or represented by the **named insured**;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the **named insured's products** or work performed by or on behalf of the **named insured** after such products or work have been put to use by any person or organization other than an **insured**;

- (i) to **contractual liability** assumed by the **insured**, if the **insured** or his indemnitee is an architect, engineer or surveyor, for **bodily injury** or **property damage** arising out of the rendering of or the failure to render professional services by such **insured** or indemnitee, including:

(1) the preparation or approval of maps, plans, opinions, reports, surveys, designs or specifications; and

(2) supervisory, inspection or engineering services.

- (j) under Coverages A and B, to liability or injury arising out of or in connection with domestic activities of any **insured** which are not connected with the business of any **insured**.

2. **COVERAGE E – PREMISES MEDICAL PAYMENTS**

The company will pay to or for each person who sustains **bodily injury** caused by accident all reasonable **medical expense** incurred within one year from the date of the accident on account of such **bodily injury**, provided such **bodily injury** arises out of (a) a condition in the **insured premises** or (b) operations with respect to which the **named insured** is afforded coverage for **bodily injury** liability under this policy

Exclusions

This insurance does not apply:

- (a) to **bodily injury**
 - (1) arising out of the ownership, maintenance, operation, use, loading or unloading of
 - (i) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
 - (ii) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;but this exclusion does not apply to the parking of an **automobile** on the **insured premises**, if such **automobile** is not owned by or rented or loaned to any **insured**;
 - (2) arising out of the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity;
 - (3) arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to any **insured**;
- (b) to **bodily injury**
 - (1) included within the **completed operations hazard** or the **products hazard**;
 - (2) arising out of operations performed for the **named insured** by independent contractors other than (i) maintenance and repair of the **insured premises** or (ii) structural alterations of such premises which do not involve changing the size of or moving buildings or other structures;
 - (3) resulting from the selling, serving or giving of any alcoholic beverage (i) in violation of any statute, ordinance or regulation, (ii) to a minor, (iii) to a person under the influence of alcohol or (iv) which causes or contributes to the intoxication of any person, if the **named insured** is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or, if not so engaged, is an owner or lessor of premises used for such purposes but only part (i) of this exclusion (b) (3) applies when the **named insured** is such an owner or lessor;
 - (4) included within the **war hazard**;

(c) to **bodily injury**

- (1) to the **named insured**, any partner therein, any tenant or other person regularly residing on the **insured premises** or any employee of any of the foregoing if the **bodily injury** arises out of and in the course of his employment therewith;
 - (2) to any other tenant if the **bodily injury** occurs on that part of the **insured premises** rented from the **named insured** or to any employee of such a tenant if the **bodily injury** occurs on the tenant's part of the **insured premises** and arises out of and in the course of his employment for the tenant;
 - (3) to any person while engaged in maintenance and repair of the **insured premises** or alteration, demolition or new construction at such premises;
 - (4) to any person if any benefits for such **bodily injury** are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
 - (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest;
- (d) to any **medical expense** for services by the **named insured**, any employee thereof or any person or organization under contract to the **named insured** to provide such services.

3. PERSONS INSURED

Each of the following is an **insured** under this insurance to the extent set forth below:

- (a) the **named insured** and, if an individual, the spouse of such **named insured** if a resident of the same household;
- (b) for Coverages A and B
 - (1) if the **named insured** is designated in the declarations as
 - (i) a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
 - (ii) other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
 - (2) any person (other than an employee of the **named insured**) or organization while acting as real estate manager for the **named insured**; and
 - (3) with respect to the operation, for the purpose of locomotion upon a public highway, of **mobile equipment** registered under any motor vehicle registration law,
 - (i) an employee of the **named insured** while operating any such equipment in the course of his employment, and
 - (ii) any other person while operating with the permission of the **named insured** any such equipment registered in the name of the **named insured** and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;provided that no person or organization shall be an **insured** under this paragraph (3) with respect to:
 - (A) **bodily injury** to any fellow employee or
 - (B) **property damage** to property owned by, rented to, in charge of or occupied by the **named insured** or the employer of any person described in subparagraph (ii).

This insurance does not apply to **bodily injury** or **property damage** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

4. LIMITS OF LIABILITY

For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**.

Regardless of the number of **insureds** under this policy, the company's liability is limited as follows:

(a) Combined Limits Plan

The limit of liability under the Combined Limits Plan expressed in the declarations as applicable to "each **occurrence**" is the total limit of the company's liability under the **bodily injury** liability and **property damage** liability coverages combined for all damages as the result of any one **occurrence** provided:

- (1) with respect to all damages included within the (i) **completed operations hazard** and the (ii) **products hazard**, such limit of liability shall be the total limit of the company's liability during each annual policy period as the result of one or more than one **occurrence**;
- (2) with respect to all damages arising out of **property damage** (other than the **completed operation hazard**, or the **products hazard**) such limit of liability shall be the total limit of the company's liability during each annual policy period as the result of one or more than one **occurrence**, but said limit of liability shall apply separately to each project with respect to operations being performed away from premises owned by or rented to the **insured**;
- (3) with respect to any **occurrence** for which the notice of this policy is given in lieu of security, or when when this policy is certified as proof of financial responsibility under the provisions of the motor vehicle financial responsibility law of any state or province, such limit of liability shall be applied in accordance with the applicable terms of such law, except that the total limit of liability shall not be reduced.

(b) Divided Limits Plan

Coverage A —

The total liability of the company for all **damages** including damages for care and loss of services because of **bodily injury** sustained by one or more persons as the result of any one **occurrence** shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each **occurrence**." The total liability of the company for all **damages** because of (1) all **bodily injury** included within the **completed operations hazard** and (2) all **bodily injury** included within the **products hazard** shall not exceed the limit of **bodily injury** liability stated in the declarations as "aggregate."

Coverage B —

The total liability of the company for all **damages** because of all **property damage** sustained by one or more persons or organizations as the result of any one **occurrence** shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each **occurrence**." The total liability of the company for all **damages** because of all **property damage** to which this coverage applies shall not exceed the limit of **property damage** liability stated in the declarations as "aggregate."

Such aggregate limit shall apply separately with respect to each project away from premises owned by or rented to the **named insured**.

Aggregate limits of liability as stated in this policy shall apply separately to each annual policy period.

Coverage E —

The limit of liability for Premises Medical Payments Coverage stated in the declarations as applicable to "each person" is the limit of the company's liability for all **medical expense** for **bodily injury** to any one person as the result of any one accident, but subject to the above provision respecting "each person," the total liability of the company under Premises Medical Payments Coverage for all **medical expense** for **bodily injury** to two or more persons as the result of any one accident shall not exceed the limit of liability stated in the declarations as applicable to "each accident."

5. TERRITORIAL APPLICATION

This insurance applies only to **bodily injury** or **property damage** which occurs: (a) for Coverages A and B, during the policy period within the **policy territory**; (b) for Coverage E, during the policy period within the United States of America, its territories or possessions, or Canada.

6. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"**contractual liability**" means liability expressly assumed under a contract or agreement; provided, however, that **contractual liability** shall not be construed as including liability under a warranty of the fitness or quality of the **named insured's products** or a warranty that work performed by or on behalf of the **named**

insured will be done in a workmanlike manner;

"**insured premises**" for Coverage E, means all premises owned by or rented to the **named insured** with respect to which the **named insured** is afforded coverage for **bodily injury** liability under this policy, and includes the ways immediately adjoining on land;

"**medical expense**" means expenses for necessary medical, surgical, X-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services;

"**war hazard**" includes all **bodily injury** and **property damage** due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing.

7. ADDITIONAL CONDITIONS

(a) Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.



POLICY CONDITIONS AND DEFINITIONS

GENERAL CONDITIONS

The following Conditions apply except as otherwise indicated. Additional Conditions or modifications of the following Conditions may appear in the specific coverage sections.

- 1 **Premium.** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

If this policy is issued for a period in excess of one year with a specified expiration date and a premium is payable at each anniversary, such premium shall be determined annually on the basis of the rates in effect at the anniversary date.

If this policy is issued for a period without a specified expiration date, it may be continued by payment of the required premium for the succeeding annual period. Such premium must be paid to the company prior to each anniversary date; if not so paid, this policy shall expire on the first anniversary date that the said premium has not been received by the company.

- 2 **Time of Inception.** To the extent that coverage in this policy replaces coverage in other policies terminating noon standard time on the inception date of this policy, coverage under this policy shall not become effective until such other coverage has terminated.

- 3 **Cancellation.** This policy may be canceled by the **named insured** by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the **named insured** at the mailing address shown in the Declarations, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

If the **named insured** cancels, the company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rates for the expired time. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

Notice of cancellation addressed to the **named insured** and mailed to the mailing address shown in the Declaration shall be sufficient notice to effect cancellation of this policy.

- 4 **Concealment or Fraud.** This policy is void if any **insured** has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance.
- 5 **Assignment.** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon. However, if the **named insured** shall die, this insurance shall apply:
 - (a) to the **named insured's** legal representative, as the **named insured**, but only while acting within the scope of his duties as such, or
 - (b) to the person having temporary custody of the property of the **named insured** but only until the appointment and qualification of the legal representative.
- 6 **Subrogation.**
 - (a) In the event of any payment under this policy, the company shall be subrogated to all the **insured's** rights of recovery against any person or organization and the **insured** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **insured** shall do nothing after loss to prejudice such rights.
 - (b) The company shall not be bound to pay any loss if the **insured** has impaired any right of recovery for loss, however, it is agreed that the **insured** may

- (1) as respects property while on the premises of the **insured**, release others in writing from liability for loss prior to loss, and such release shall not affect the right of the **insured** to recover hereunder, and

- (2) as respects property in transit, accept such bills of lading, receipts or contracts of transportation as are ordinarily issued by carriers containing a limitation as to the value of such goods or merchandise.

- 7 **Inspection and Audit.** The company shall be permitted but not obligated to inspect the **named insured's** property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of or for the benefit of the **named insured** or others to determine or warrant that such property or operations are safe or healthful or are in compliance with any law, rule or regulation.

The company may examine and audit the **named insured's** books and records at any time during the policy period and extensions and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

- 8 **Liberalization Clause.** In the event any filing is submitted to the insurance supervisory authorities on behalf of the company, and:

- (a) the filing is approved or accepted by the insurance authorities to be effective while this policy is in force or within 45 days prior to its inception, and

- (b) the filing includes insurance forms or other provisions that would extend or broaden this insurance by endorsement or substitution of form, without additional premium, the benefit of such extended or broadened insurance shall inure to the benefit of the **insured** as though the endorsement or substitution of form has been made.

- 9 **Insurance Under More Than One Coverage, Part or Endorsement.** In the event that more than one coverage, part or endorsement of this policy insures the same loss, damage or claim, the company shall not be liable for more than the actual loss or damage sustained by the **insured**.

- 10 **Waiver or Change of Provisions.** The terms of this insurance shall not be waived, changed or modified except by endorsement issued to form a part of this policy.

DEFINITIONS APPLICABLE TO SECTION II

We are in the process of making our policies easier to read. Because there are so many different forms we cannot rewrite them all at one time. For a time then, where used in this policy, "you" and "your" refer to the "named insured" shown in the Declarations. "We," "Us" and "Our" refer to the company providing this insurance.

When used in this policy (including endorsements forming a part hereof):

"Alcoholic Beverage Hazard" means **bodily injury or property damage** for which the **insured** or his indemnitee may be held liable.

- (a) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or

- (b) if not so engaged, as an owner or lessor of premises used for such purposes,

by reason of the selling, serving or giving of any alcoholic beverage.

- (1) in violation of any statute, ordinance or regulation,
- (2) to a minor,
- (3) to a person under the influence of alcohol, or
- (4) which causes or contributes to the intoxication of any person, but parts (2), (3) and (4) of this exclusion do not apply with respect to liability of the **insured** or his indemnitee as an owner or lessor described in (b) above.

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"automobile" means a land motor vehicle, trailer or semitrailer designed for travel on public roads (including any machinery or apparatus attached thereto), snowmobiles, all-terrain vehicles and similar equipment and trailers designed for use therewith, but does not include **mobile equipment**;

"automobile business" means the business or occupation of selling, repairing, servicing, storing or parking **automobiles**;

"bailment" means a delivery of property by any person to the **insured** for some purpose beneficial to either the **insured** or such person or both under a contract, express or implied, for the **insured** to carry out such purpose and to redeliver such property or otherwise dispose of it as provided.

"Blanket Contractual Hazard" means liability assumed by the **insured** under any contract or agreement except an **incidental contract**; but this definition does not apply to a warranty of fitness or quality of the **named insured's products** or a warranty that work performed by or on behalf of the **named insured** will be done in a workmanlike manner;

"bodily injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

"Broad Form Property Damage Hazard" means property damage to

- (a) property used by the **insured**, or
- (b) property in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control,

but parts (a) and (b) of this definition do not apply with respect to liability under a written sidetrack agreement and part (b) of this definition does not apply with respect to **property damage** (other than to **elevators**) arising out of the use of an **elevator** at premises owned by, rented to or controlled by the **named insured**.

"Collapse Hazard" includes "structural property damage" as defined herein and **property damage** to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to

- (a) grading of land, excavating, borrowing, filling, back-filling, tunnelling, pile driving, cofferdam work or caisson work, or
- (b) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof

The collapse hazard does not include **property damage**

- (a) arising out of operations performed for the **named insured** by independent contractors; or
- (b) included within the **completed operations hazard** or the **underground property damage hazard**; or
- (c) for which liability is assumed by the **insured** under an **incidental contract**;

"completed operations hazard" includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the **named insured**. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (a) when all operations to be performed by or on behalf of the **named insured** under the contract have been completed,
- (b) when all operations to be performed by or on behalf of the **named insured** at the site of the operations have been completed, or
- (c) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The **completed operations hazard** does not include **bodily injury** or **property damage** arising out of

- (a) operations in connection with the transportation of property, unless the **bodily injury** or **property damage** arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"elevator" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery, but does not include an **automobile** servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet, or hydraulic or mechanical hoists used for dumping materials from trucks;

"Explosion Hazard" includes **property damage** arising out of blasting or explosion. The **explosion hazard** does not include **property damage**

- (a) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or
- (b) arising out of operations performed for the **named insured** by independent contractors; or
- (c) included within the **completed operations hazard** or the **underground property damage hazard**; or
- (d) for which liability is assumed by the **insured** under an **incidental contract**;

"incidental contract" means any written (a) lease of premises, (b) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (c) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (d) sidetrack agreement, or (e) **elevator** maintenance agreement.

"insured" means any person or organization qualifying as an **insured** in the **"Persons Insured"** provision of the applicable insurance coverage. The insurance afforded applies separately to each **insured** against whom claim is made or suit is brought, except with respect to the limits of the company's liability.

"Malpractice and Professional Services Hazard (Form A)" means **bodily injury** or **property damage** due to

- (a) the rendering of or failure to render
 - (1) medical, surgical, dental, X-ray or nursing service or treatment, or the furnishing of food or beverages in connection therewith;
 - (2) any service or treatment conducive to health or of a professional nature, or
 - (3) any cosmetic or tonsorial service or treatment,
- (b) the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances, or
- (c) the handling of or performing of autopsies on dead bodies

"Malpractice and Professional Services Hazard (Form B)" means **bodily injury** or **property damage** due to the rendering of or failure to render any cosmetic, ear piercing, tonsorial, massage, physiotherapy, chiropody, hearing aid, optical or optometrical services or treatments.

"Malpractice and Professional Services Hazard (Form C)" means **bodily injury** or **property damage** due to the rendering of or failure to render any professional service

"mobile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (a) not subject to motor vehicle registration, or (b) maintained for use exclusively on premises owned by or rented to the **named insured**, including the ways immediately adjoining or (c) designed for use principally off public roads, or (d) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills, concrete mixers (other than the mix in

transit type), graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment, and geophysical exploration and well servicing equipment.

"**named insured**" means the person or organization named in Item 1. of the declarations of this policy;

"**named insured's products**" means goods or products manufactured, sold, handled or distributed by the **named insured** or by others trading under his name, including any container thereof (other than a vehicle), but "**named insured's products**" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

"**occurrence**" means an event including continuous or repeated exposure to conditions, which results in **bodily injury** or **property damage** neither expected nor intended from the standpoint of the **insured**;

"**policy territory**" means anywhere in the world, provided, however, that: (a) resulting claims are asserted within the United States of America, its possessions, or Canada, and (b) it shall apply to suits and judgments for damages resulting therefrom only if suit is commenced in a court in the United States of America, its possessions or in Canada;

"**products hazard**" includes **bodily injury** and **property damage** arising out of the **named insured's products** or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs away from premises owned by or rented to the **named insured** and after physical possession of such products has been relinquished to others;

"**property damage**" means (a) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (b) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the policy period;

"**suit**" includes an arbitration proceeding to which the **insured** is required to submit or to which the **insured** has submitted with the company's consent.

"**Underground Property Damage Hazard**" includes **underground property damage** as defined herein and **property damage** to any other property at any time resulting therefrom. "**Underground property damage**" means **property damage** to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving.

The **underground property damage hazard** does not include **property damage**

- (a) arising out of operations performed for the **named insured** by independent contractors, or
- (b) included within the **completed operations hazard**; or
- (c) for which liability is assumed by the **insured** under an **incidental contract**;

CONDITIONS APPLICABLE TO SECTION II

1 **Supplementary Payments.** The company will pay, in addition to the applicable limit of liability

- (a) all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the **insured** for first aid to others at the time of an accident, for **bodily injury** to which this policy applies;
- (d) reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investigation

tion or defer. Any claim or suit, including actual loss of earnings not to exceed \$25 per day

2 **Premium.** Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the **named insured**, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the **named insured** the unearned portion paid by the **named insured**.

The **named insured** shall maintain records of such information as is necessary for premium computation and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

3 **Financial Responsibility Laws.** Such insurance as is afforded by this policy for **bodily injury** liability or for **property damage** liability shall comply with the provisions of any motor vehicle financial responsibility law to the extent of the coverage and limits of liability required by such law but in no event in excess of the limits of liability stated in this policy.

4 **Insured's Duties in the Event of Occurrence, Claim or Suit.**

(a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof and the names and addresses of the injured and of available witnesses shall be given by or for the **insured** to the company or any of its authorized agents as soon as practicable.

(b) If claim is made or suit is brought against the **insured**, the **insured** shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.

(c) The **insured** shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the **insured** because of injury or damage with respect to which insurance is afforded under this policy; and the **insured** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **insured** shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of the accident.

5 **Action Against Company.** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the **insured's** obligation to pay shall have been finally determined either by judgment against the **insured** after actual trial or by written agreement of the **insured**, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party in any action against the **insured** to determine the **insured's** liability, nor shall the company be impleaded by the **insured** or his legal representative. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

6 **Other Insurance.** If, applicable to the loss, there is any valid and collectible insurance, whether on a primary, excess or contingent basis, available to the **insured** (in this or any other carrier), there shall be no insurance afforded hereunder as respects such loss, except that if the applicable limit of liability of this policy is in excess of the applicable limit of liability provided by the other insurance, this policy shall afford excess insurance over and above such other insurance in an amount sufficient to afford the **insured** a combined limit of liability equal to the applicable limit of liability afforded by this policy. Insurance under this policy shall not be construed to be concurrent or contributing with any other insurance.

which is available to the **insured**.

7. **Arbitration.** The company shall be entitled to exercise all of the **insured's** rights in the choice of arbitrators and in the conduct of any arbitration proceeding.
8. **Annual Aggregate.** If this policy is issued for a period in excess of one year, any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period.

9. **Nuclear Exclusion.**

This policy does not apply:

- (a) Under any Liability Coverage, to **bodily injury** or **property damage**
- (1) with respect to which an **insured** under this policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) resulting from the hazardous properties of nuclear material and with respect to which (i) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (ii) the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- (b) Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to damage resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
- (c) Under any Liability Coverage, to damage resulting from the hazardous properties of nuclear material, if
- (1) the nuclear material (i) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (ii) has been discharged or dispersed therefrom,
 - (2) the nuclear material is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
 - (3) the damage arises out of the furnishing by an **insured** of services, materials, parts or equipment in connec-

tion with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** to such **nuclear facility** and any property thereat.

As used in this exclusion

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means **source material**, **special nuclear material** or **byproduct material**;

"**source material**," "**special nuclear material**," and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor.

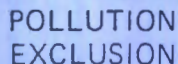
"**waste**" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any **nuclear facility** included within the definition of **nuclear facility** under paragraph (a) or (b) thereof.

"**nuclear facility**" means

- (a) any **nuclear reactor**,
 - (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,
 - (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
 - (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,
- and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"**property damage**" includes all forms of radioactive contamination of property.



AUTHORIZED REPRESENTATIVE



ADDITIONAL INSURED
(EMPLOYEES)

This endorsement modifies such insurance as is afforded
by the provisions of the policy relating to the following:

BLANKET LIABILITY INSURANCE — COVERAGES A & B
COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
STOREKEEPERS' INSURANCE

It is agreed that the "Persons Insured" provision is amended to include any employee of the **named insured** while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:

1. to **bodily injury** to (a) another employee of the **named insured** arising out of or in the course of his employment or (b) the **named insured** or, if the **named insured** is a partnership or joint venture,

any partner or member thereof;

2. to **property damage** to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the **named insured** or (b) the **named insured**, or, if the **named insured** is a partnership or joint venture, any partner or member thereof.

This endorsement is executed by the company stated in the declarations.

W D Hammersla
W D HAMMERSLA SECRETARY

Gordon H. Swamy
GORDON H. SWAMY PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	UNLEARNED SR PR FACTOR	OLD FULL TERM PREMIUM	RETURN PREMIUM	NEW FULL TERM PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE <small>(at the hour of day stated in the policy)</small>				\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP. DATE							
ENDORSEMENT NUMBER							
SERVICE OFFICE							
S SAFECO INSURANCE COMPANY OF AMERICA G GENERAL INSURANCE COMPANY OF AMERICA F FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)							
				TOTALS GROSS			

RESIDENT LICENSED AGENT



PERSONAL INJURY LIABILITY INSURANCE

1. COVERAGE P—PERSONAL INJURY LIABILITY

The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as **damages** because of injury (herein called "**personal injury**") sustained by any person or organization and arising out of one or more of the following offenses committed in the conduct of the **named insured's** business:

Group A — false arrest, detention or imprisonment, or malicious prosecution;

Group B — the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy; except publications or utterances in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the **named insured**;

Group C — wrongful entry or eviction, or other invasion of the right of private occupancy;

If such offense is committed during the policy period within the United States of America, its territories or possessions, or Canada, and the company shall have the right and duty to defend any suit against the **insured** seeking **damages** on account of such **personal injury** even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply.

- (a) to liability assumed by the **insured** under any contract or agreement;
- (b) to **personal injury** arising out of the willful violation of a penal statute or ordinance committed by or with the knowledge or consent of any **insured**;
- (c) to **personal injury** sustained by any person as a result of an offense directly or indirectly related to the employment of such person by the **named insured**;
- (d) to **personal injury** arising out of any publication or utterance described in Group B, if the first injurious publication or utterance of the same or similar material by or on behalf of the **named insured** was made prior to the effective date of this insurance;

- (e) to **personal injury** arising out of a publication or utterance described in Group B concerning any organization or business enterprise, or its products or services, made by or at the direction of any **insured** with knowledge of the falsity thereof.

2. PERSONS INSURED

Each of the following is an **insured** under this insurance to the extent set forth below:

- (a) if the **named insured** is designated in the declarations as an individual, the person so designated and his spouse;
- (b) if the **named insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the **named insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to **personal injury** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

3. LIMITS OF LIABILITY: INSURED'S PARTICIPATION

Regardless of the number of (a) **insureds** under this policy, (b) persons or organizations who sustain **personal injury**, or (c) claims made or suits brought on account of **personal injury**, the total limit of the company's liability under this coverage for all **damages** shall not exceed the limit of **personal injury** liability stated in the declarations as "aggregate."

If a participation percentage is stated in the schedule for the **insured**, the company shall not be liable for a greater proportion of any loss than the difference between such percentage and one hundred percent and the balance of the loss shall be borne by the **insured**, provided, the company may pay the **insured's** portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the **named insured** shall promptly reimburse the company therefor.

4. ADDITIONAL DEFINITION

When used in reference to this insurance

"**damages**" means only those **damages** which are payable because of **personal injury** arising out of an offense to which this insurance applies.

ADDITIONAL DECLARATIONS

Policy No. CP 646638

This schedule is attached to, and forms a part of the policy specified above.

Limits of Liability. No insurance is afforded under any coverage unless specific limits of liability as to such coverage are set forth below. The limit of the company's liability on account of each such coverage shall be as stated herein, subject to all of the terms of the policy or supplement attached having reference thereto.

Limits of Liability

LIABILITY

(a) Divided Limits Plan

(1) Other Than Automobile

Coverage A - Bodily Injury
\$ 300,000. each occurrence
\$ 300,000. aggregate

Coverage B - Property Damage
\$ 100,000. each occurrence
\$ 100,000. aggregate

(2) Automobile

Coverage C - Bodily Injury
\$ 300,000. each person
\$ 300,000. each occurrence

Coverage D - Property Damage
\$ 100,000. each occurrence

(b) Combined Limits Plan

Coverages _____ \$ _____ each occurrence

(c) Coverage Forms

The Liability Form attached hereto is entitled: BLANKET LIABILITY INSURANCE C-10

(d) Hazards Excluded

The following "hazards" as defined by the form entitled "Conditions Applicable Only to Section II" are excluded therefrom:

MEDICAL

Coverage E - Premises \$ _____ each person \$ _____ each accident

Coverage F - Automobile \$ _____ each person

Coverage M - Personal \$ _____ each person \$ _____ each accident

Coverage F

Designation of person(s) insured: _____

Designation of automobiles Division 1 _____

NO-FAULT AUTOMOBILE COVERAGES

☒ indicates coverage is applicable.

☒ Basic Personal Injury Protection \$ NIL. deductible

☐ Additional Personal Injury Protection \$ _____ deductible

PERSONAL INJURY

Coverage P \$ 300,000. aggregate

Including an offense within the following groups of offenses 300,000. W/EXCL. 'C' Insured's participation _____ %

DELETED

PERSONAL LIABILITY

☒ indicates coverage is applicable.

☐ Coverage L - Personal Liability - The limit of liability is the same as shown for A and B but not less than \$25,000 Combined Limits.

☐ Coverage N - Physical Damage to Property - \$250 each occurrence is applicable unless the box for \$500 coverage is checked. ☐ \$500

UNINSURED MOTORISTS

Coverage U - Bodily Injury \$ 15,000. each person \$ 30,000. each accident

Property Damage † \$ _____ each accident \$ _____ deductible

†Where applicable by law.

Designated insured: NAMED INSURED

Description of insured highway vehicles ANY AUTO OWNED BY THE NAMED INSURED

(continued on reverse side)

Schedule A

Policy No. CP 646638

The premises are located at the address shown in the declarations unless otherwise stated herein:
(Enter "same" if same as in the declarations)

1 SAME
2
3
4
(Number Street Town State)

No other business is conducted in the premises, unless otherwise stated herein:

Safe Classification: _____ The alarm system is classified as ☐ Central ☐ Local. Certificate No. _____

All words or phrases (other than captions) printed in Bold Face are defined in the policy.

Limits of Liability. No insurance is afforded under any insuring agreement unless specifically stated or specific limits of liability as to such insuring agreement are set forth below. The limit of the company's liability on account of each such coverage shall be as stated herein, subject to all of the terms of the policy or supplement attached having reference thereto.

Insuring Agreements		\$ Limit of Liability			
		LOC. 1	LOC. 2	LOC. 3	LOC. 4
1. Burglary and Robbery					
(a) Paymaster Robbery - On a Messenger Accompanied by _____ Guards _____					
(b) Robbery Inside the Premises _____					
(c) Robbery Outside the Premises _____					
(d) Home of Messenger-Burglary only <input type="checkbox"/> Theft <input type="checkbox"/>					
(e) Open Stock Burglary _____ <u>60</u> % <u>2,000.</u> <u>3,000.</u>	(Coinsurance Percent) (Coinsurance Limit)				
(f) Safe Burglary _____					
(g) Burglary (not exceeding \$50.00) _____					
2. Comprehensive Dishonesty, Disappearance and Destruction					
(I) Employee Dishonesty <input type="checkbox"/> Option A <input type="checkbox"/> Option B _____					
(II) Loss Inside the Premises _____					
(III) Loss Outside the Premises _____					
(IV) Money Orders and Counterfeit Paper Currency _____					
(V) Depositors Forgery _____					
(VI) Merchandise Burglary _____ % _____	(Coinsurance Percent) (Coinsurance Limit)				
3. Blanket Crime					
Total Limit of Liability _____					
4. Broad Form Storekeepers					
Limit of insurance under each of Insuring Agreements I through IX					
Except under Insuring Agreement V, such limit applies in excess of a deductible of					
\$ _____ as to loss under one or more of said Insuring Agreements.					
5. Storekeepers Burglary and Robbery					
Limit of insurance under each of Insuring Agreements I to VII inclusive					
6. Office Burglary and Robbery					
Limit of insurance under each of Insuring Agreements I through VI					
7. OTHER					

State Supplement Name(s) and Form Number(s) attached hereto.

The liability of the company is subject to the terms of the following endorsements (indicated by form No.) attached hereto: _____

C-950; C-1055; C-1373

The insured by the acceptance of this policy, gives notice to the company of election to terminate or cancel prior bond or policy No(S): _____

such termination or cancellation to be effective as of the time this policy becomes effective.

Schedule A

This memorandum is for information only; it is not a contract of insurance but attests that a policy as numbered herein, and as it stands at the date of this certificate, has been issued by the company. Said policy is subject to change by endorsement and to assignment and cancellation in accordance with its terms.

SAFECO

Revised
6/24

In consideration of a return premium of XX TO BE ADJUSTED AT AUDIT the insurance afforded by this policy with respect to the following coverage(s) "ADDITIONAL INSURED (VENDORS BROAD FORM)" FORM C-2113 is hereby eliminated.

This endorsement is effective:

~~XXXX~~ 4 23 77
MONTH DAY YEAR
(Time and date of signature)

Accepted: X Linnton Plywood Assoc
Signature of Named Insured

All terms and conditions of the policy, issued by the company stated in the declarations, remain unchanged except as amended by this endorsement.

W.D. Hammersla
W. D. HAMMERSLA, SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	LINNTON PLYWOOD ASSOCIATION		COVER-AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM		NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	4-23-77	(at the hour of day stated in the policy)				\$	\$		\$	\$
POLICY OR BOND NUMBER	CP 646638	SERVICE OFFICE	RK:AC:5							
POLICY EXP DATE	4-23-79	MPP ACCT NUMBER								
ENDORSEMENT NUMBER		TYPING DATE	5-20-77							
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA						TOTALS GROSS				



All terms and conditions of the policy, issued by SAFECO Insurance Company of America, General Insurance Company of America or First National Insurance Company of America, remain unchanged except as amended by this endorsement.

SECRETARY

PRESIDENT

[illegible]

DB/RG MARSHALL L. LENNAN -
LENNAN & COMPANY, INC.
John L. Lennan
RESIDENT LICENSED AGENT

C-1041 R8 4/65

PRINTED IN U.S.A.



Protection Against
UNINSURED MOTORISTS INSURANCE
Change Endorsement
(Attach to Your Policy)

It is agreed form C-1403 R1 (9/67), Protection Against Uninsured Motorists Insurance is attached to and forms a part of this policy.

Coverage	Limits of Liability			
U. Uninsured Motorists	\$	10,000	each person	\$ 20,000 each accident

Designated Insured

NAMED INSURED

Description of Insured Highway Vehicles
(Check appropriate box)

- ☐ Any automobile owned by the named insured
- ☐ Any private passenger automobile owned by the named insured
- ☐ Any highway vehicle to which are attached dealer's license plates issued to the named insured
- ☐ Any highway vehicle designated in the declarations of the policy and a highway vehicle ownership of which is acquired during the policy period by the named insured as a replacement therefor
- ☐ Any mobile equipment owned or leased by and registered in the name of the named insured
- ☒ ALL LICENSED VEHICLES

All terms and conditions of the policy issued by General Insurance Company of America remain unchanged except as amended by this endorsement.

J. H. Hammersla SECRETARY

Edna H. Loney PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	LINNTON PLYWOOD ASSOCIATION		COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	4-23-68	(at the hour of day stated in the policy)				\$	\$	\$	\$
POLICY NUMBER	CP 160977	BRANCH OFFICE	PORTLAND						
POLICY EXR DATE	4-23-70	APP ACCT NUMBER							
ENDORSEMENT NUMBER	1A	TYING DATE	4-25-68						
DB/RG			TOTALS GROSS						

T-2031 11/67 /A

RESIDENT LICENSED AGENT



**Protection Against
UNINSURED MOTORISTS INSURANCE
(COVERAGE SUPPLEMENT)**

**I. COVERAGE U – UNINSURED MOTORISTS
(Damages for Bodily Injury)**

The company will pay all sums which the insured or his legal representative shall be legally entitled to recover as damages from the owner or operator of an **uninsured highway vehicle** because of **bodily injury** sustained by the insured, caused by accident and arising out of the ownership, maintenance or use of such **uninsured highway vehicle**; provided, for the purposes of this coverage, determination as to whether the insured or such representative is legally entitled to recover such damages, and if so the amount thereof, shall be made by agreement between the insured or such representative and the company or, if they fail to agree, by arbitration.

No judgment against any person or organization alleged to be legally responsible for the **bodily injury** shall be conclusive, as between the insured and the company, of the issues of liability of such person or organization or of the amount of damages to which the insured is legally entitled unless such judgment is entered pursuant to an action prosecuted by the insured with the written consent of the company.

Exclusions

This insurance does not apply:

- (a) to **bodily injury** to an insured with respect to which such insured, his legal representative or any person entitled to payment under this insurance shall without written consent of the company, make any settlement with any person or organization who may be legally liable therefor;
- (b) to **bodily injury** to an insured while occupying a highway vehicle (other than an insured highway vehicle) owned by the named insured, any designated insured or any relative resident in the same household as the named or designated insured, or through being struck by such a vehicle, but this exclusion does not apply to the named insured or his relatives while occupying or if struck by a highway vehicle owned by a designated insured or his relatives;
- (c) so as to inure directly or indirectly to the benefit of any workmen's compensation or disability benefits carrier or any person or organization qualifying as a self-insurer under any workmen's compensation or disability benefits law or any similar law.

II. PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) the named insured and any designated insured and, while residents of the same household, the spouse and relatives of either;
- (b) any other person while occupying an insured highway vehicle; and
- (c) any person, with respect to damages he is entitled to recover because of **bodily injury** to which this insurance applies sustained by an insured under (a) or (b) above.

The insurance applies separately with respect to each insured, except with respect to the limits of the company's liability.

III. LIMITS OF LIABILITY

Regardless of the number of insureds under this policy, the company's liability under this insurance is limited as follows:

- (a) The limit of liability stated in the declarations as applicable to "each person" is the limit of the company's liability for all damages because of **bodily injury** sustained by one person as

the result of any one accident and, subject to the above provision respecting "each person", the limit of liability stated in the declarations as applicable to "each accident" is the total limit of the company's liability for all damages because of **bodily injury** sustained by two or more persons as the result of any one accident.

- (b) Any amount payable under the terms of this insurance because of **bodily injury** sustained in an accident by a person who is an insured under this coverage shall be reduced by

- (1) all sums paid on account of such **bodily injury** by or on behalf of

- (i) the owner or operator of the **uninsured highway vehicle** and

- (ii) any other person or organization jointly or severally liable together with such owner or operator for such **bodily injury**,

including all sums paid under the **bodily injury** liability coverage of the policy, and

- (2) the amount paid and the present value of all amounts payable on account of such **bodily injury** under any workmen's compensation law, disability benefits law or any similar law.

- (c) Any payment made under this insurance to or for any insured shall be applied in reduction of the amount of damages which he may be entitled to recover from any person insured under the **bodily injury** liability coverage of the policy.

- (d) The company shall not be obligated to pay under this insurance that part of the damages which the insured may be entitled to recover from the owner or operator of an **uninsured highway vehicle** which represents expenses for medical services paid or payable under the medical payments coverage of the policy.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period and within the United States of America, its territories or possessions, or Canada.

V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"**designated insured**" means an individual named in the declarations under **Designated Insured**;

"**highway vehicle**" means a land motor vehicle or trailer other than

- (a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads,
- (b) a vehicle operated on rails or crawler-treads, or
- (c) a vehicle while located for use as a residence or premises;

"**hit-and-run vehicle**" means a **highway vehicle** which causes **bodily injury** to an insured arising out of physical contact of such vehicle with the insured or with a vehicle which the insured is occupying at the time of the accident, provided:

- (a) there cannot be ascertained the identity of either the operator or owner of such **highway vehicle**;
- (b) the insured or someone on his behalf shall have reported the accident within 24 hours to a police, peace or judicial officer or to the Commissioner of Motor Vehicles, and shall have filed with the company within 30 days thereafter a statement under

(Continued on reverse side)

oath that the insured or his legal representative has a cause or causes of action arising out of such accident for damages against a person or persons whose identity is unascertainable, and setting forth the facts in support thereof; and

- (c) at the company's request, the insured or his legal representative makes available for inspection the vehicle which the insured was occupying at the time of the accident;

"insured highway vehicle" means a highway vehicle:

- (a) described in the declarations as an insured highway vehicle to which the bodily injury liability coverage of the policy applies;
- (b) while temporarily used as a substitute for an insured highway vehicle as described in subparagraph (a) above, when withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction;
- (c) while being operated by the named or designated insured or by the spouse of either if a resident of the same household;

but the term "insured highway vehicle" shall not include:

- (i) a vehicle while used as a public or livery conveyance, unless such use is specifically declared and described in this policy;
- (ii) a vehicle while being used without the permission of the owner;
- (iii) under subparagraphs (b) and (c) above, a vehicle owned by the named insured, any designated insured or any resident of the same household as the named or designated insured; or
- (iv) under subparagraphs (b) and (c) above, a vehicle furnished for the regular use of the named insured or any resident of the same household;

"occupying" means in or upon or entering into or alighting from;

"state" includes the District of Columbia, a territory or possession of the United States, and a province of Canada;

"uninsured highway vehicle" means:

- (a) a highway vehicle with respect to the ownership, maintenance or use of which there is, in at least the amounts specified by the financial responsibility law of the state in which the insured highway vehicle is principally garaged, no bodily injury liability bond or insurance policy applicable at the time of the accident with respect to any person or organization legally responsible for the use of such vehicle, or with respect to which there is a bodily injury liability bond or insurance policy applicable at the time of the accident but the company writing the same denies coverage thereunder or is or becomes insolvent; or
- (b) a hit-and-run vehicle;

but the term "uninsured highway vehicle" shall not include:

- (i) an insured highway vehicle,
- (ii) a highway vehicle which is owned or operated by a self-insurer within the meaning of any motor vehicle financial responsibility law, motor carrier law or any similar law,
- (iii) a highway vehicle which is owned by the United States of America, Canada, a state, a political subdivision of any such government or an agency of any of the foregoing.

VI. ADDITIONAL CONDITIONS

A. Premium.

If during the policy period the number of insured highway vehicles owned by the named insured or spouse or the number of dealer's license plates issued to the named insured changes, the named insured shall notify the company during the policy period of any change and the premium shall be adjusted in accordance with the manuals in use by the company. If the earned premium thus computed exceeds the advance premium paid, the named insured shall pay the excess to the company; if less, the company shall return to the named insured the unearned portion paid by such insured.

B. Proof of Claim; Medical Reports.

As soon as practicable, the insured or other person making

claim shall give to the company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. The insured and every other person making claim hereunder shall submit to examinations under oath by any person named by the company and subscribe the same, as often as may reasonably be required. Proof of claim shall be made upon forms furnished by the company unless the company shall have failed to furnish such forms within 15 days after receiving notice of claim.

The injured person shall submit to physical examinations by physicians selected by the company when and as often as the company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the company execute authorization to enable the company to obtain medical reports and copies of records.

C. Assistance and Cooperation of the Insured.

After notice of claim under this insurance, the company may require the insured to take such action as may be necessary or appropriate to preserve his right to recover damages from any person or organization alleged to be legally responsible for the bodily injury; and in any action against the company, the company may require the insured to join such person or organization as a party defendant.

D. Notice of Legal Action.

If, before the company makes payment of loss hereunder, the insured or his legal representative shall institute any legal action for bodily injury against any person or organization legally responsible for the use of a highway vehicle involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the company by the insured or his legal representative.

E. Other Insurance.

With respect to bodily injury to an insured while occupying a highway vehicle not owned by the named insured, this insurance shall apply only as excess insurance over any other similar insurance available to such insured and applicable to such vehicle as primary insurance, and this insurance shall then apply only in the amount by which the limit of liability for this coverage exceeds the applicable limit of liability of such other insurance.

Except as provided in the foregoing paragraph, if the insured has other similar insurance available to him and applicable to the accident, the damages shall be deemed not to exceed the higher of the applicable limits of liability of this insurance and such other insurance, and the company shall not be liable for a greater proportion of any loss to which this coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other insurance.

F. Arbitration.

If any person making claim hereunder and the company do not agree that such person is legally entitled to recover damages from the owner or operator of an uninsured highway vehicle because of bodily injury to the insured, or do not agree as to the amount of payment which may be owing under this insurance, then, upon written demand of either, the matter or matters upon which such person and the company do not agree shall be settled by arbitration, which shall be conducted in accordance with the rules of the American Arbitration Association unless other means of conducting the arbitration are agreed to between the insured and the company, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Such person and the company each agree to consider itself bound and to be bound by any award made by the arbitrators pursuant to this insurance.

G. Trust Agreement.

In the event of payment to any person under this insurance:

- (a) the company shall be entitled to the extent of such payment to the proceeds of any settlement or judgment that may result from the exercise of any rights of recovery of such person against any person or organization legally responsible for the **bodily injury** because of which such payment is made;
- (b) such person shall hold in trust for the benefit of the company all rights of recovery which he shall have against such other person or organization because of the **damages** which are the subject of claim made under this insurance;
- (c) such person shall do whatever is proper to secure and shall do nothing after loss to prejudice such rights;
- (d) if requested in writing by the company, such person shall take, through any representative designated by the company, such action as may be necessary or appropriate to recover such payment as **damages** from such other person or organization, such action to be taken in the name of such person; in the event of a recovery, the company shall be reimbursed

out of such recovery for expenses, costs and attorneys' fees incurred by it in connection therewith;

- (e) such person shall execute and deliver to the company such instruments and papers as may be appropriate to secure the rights and obligations of such person and the company established by this provision.

H. Payment of Loss by the Company.

Any amount due hereunder is payable

- (a) to the **insured**, or
- (b) if the **insured** be a minor to his parent or guardian, or
- (c) if the **insured** be a deceased to his surviving spouse, otherwise
- (d) to a person authorized by law to receive such payment or to a person legally entitled to recover the **damages** which the payment represents;

provided, the company may at its option pay any amount due hereunder in accordance with division (d) hereof.

APR 28 1981

Marsh & McLennan, Incorporated
1100 Georgia Pacific Building
Portland, Oregon 97204
503 226-9500

April 27, 1981

Linnton Plywood Association
P. O. Box 03128
Portland, Oregon 97203

Attention: Mr. E. M. Griffin

Gentlemen:

COMPREHENSIVE PUBLIC LIABILITY
INCLUDING AUTO LIABILITY & PHYSICAL DAMAGE
GENERAL INSURANCE #CP 646638-A

Enclosed is the Anniversary Endorsement and our invoice in amount of \$18,921. continuing coverage under the captioned for a further period from April 23, 1981 to April 23, 1982.

Limits remain at \$300,000 Bodily Injury and \$100,000 Property Damage for both business and automobile. Auto physical damage is provided as specifically scheduled. Open Stock Burglary coverage remains at \$3,000.

The Company used the audited payrolls and sales figures as a basis for the April 23, 1980/81 deposit premium. Additional credit has been granted this year and the current deposit premium of \$18,921. contrasts to last year's deposit premium of \$22,911.

Additionally, you will note the Anniversary Endorsement also includes the detailed Audit for the period April 23, 1980/1981 which results in a premium refund of \$1,874. for which our credit is attached. If the payroll and sales figures which were acquired by the Company auditor are correct, the Audit is in order.

Yours very truly,


H. A. Stevens
Senior Vice President

/lm
Enclosures



PAGE 1 of 2 PAGES

TYPING DATE 4-8-81

Statement of Adjusted and/or Advance Premium
BRD 4-23-80

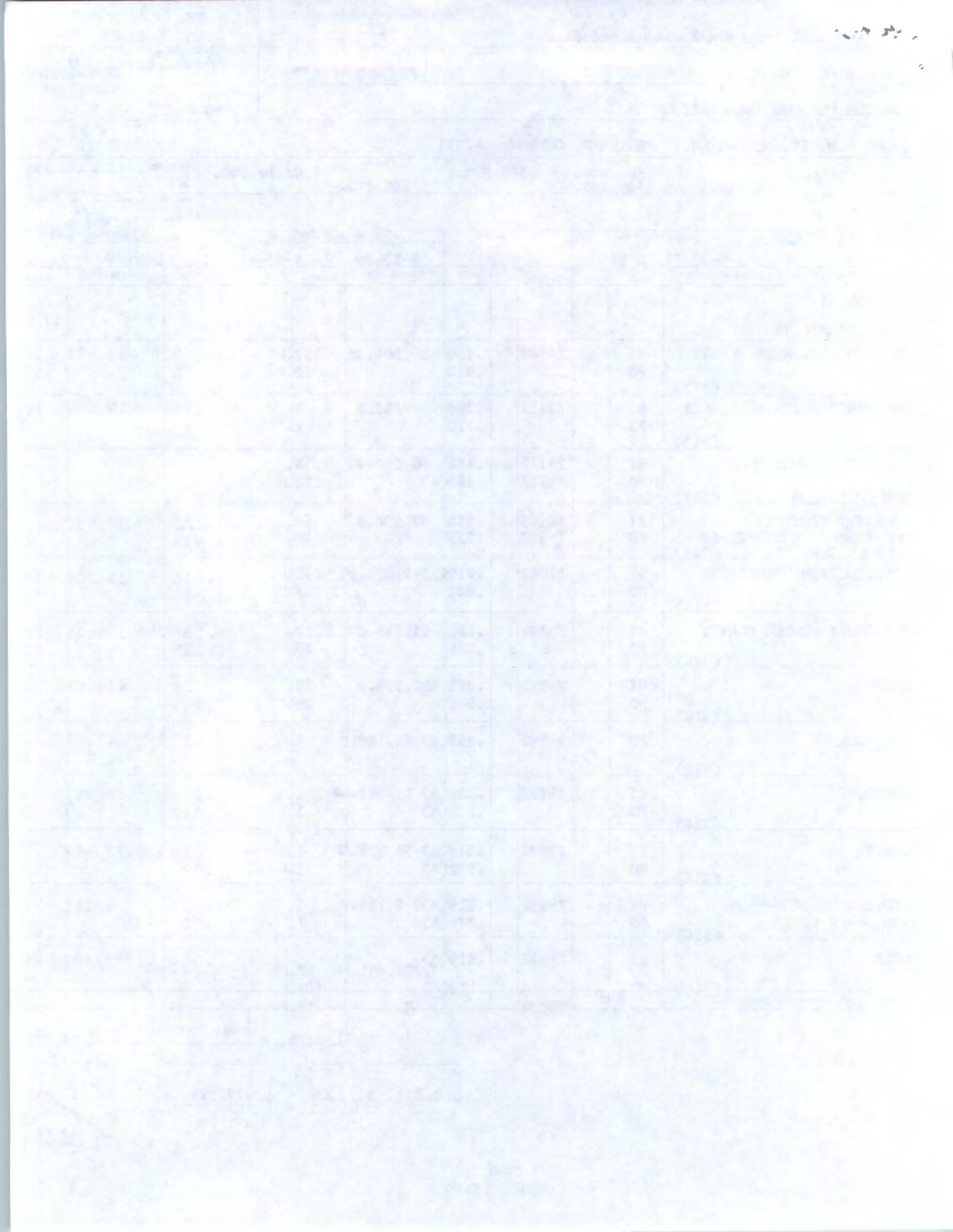
AGENT MARSH & MC LENNAN, INC.		POLICY CODE 72	AGENT'S NO. ZONE 3 CODE 170		CURRENT POLICY NO.	OLD POLICY NO. CP 646638-4
INSURED DANTON PLYWOOD ASSOCIATION					TYPE OF BUSINESS PLYWOOD MFG.	
JRED'S ADDRESS 10504 N.W. ST. HELENS RD., PORTLAND, OREGON 97231					SERVICE OFFICE F:JC:SS:5:8	
OLD LIMITS		ONE PERSON 300,000.	ONE OCCURRENCE 300,000.	PRODUCTS AGGREGATE 300,000.	AUTO PD 100,000.	MISC PD 100/100,000.
NEW LIMITS		INSURED IS: INDIVIDUAL; PARTNERSHIP; CORPORATION; OTHER -- SPECIFY ASSOCIATION				

RENEWAL POLICY TERM OR CANCELLATION DATE IF APPLICABLE	OLD POLICY TERM		AUDIT DATE		ADJUSTED EARNED PREMIUM				ESTIMATED ADVANCE PREMIUM			
	4-23-79 TO 82				MO.	DAY	YR.	TO	MO.	DAY	YR.	TO
DESCRIPTION OR CLASSIFICATION	PREM BASE *		STAT CLASS CODE	RATE	EXPOSURE					RATE	EXPOSURE	PREMIUM
SECTION II												
MISC. LIABILITY												17,0
PLYWOOD OR VENEER PLANTS	BI		24302	.158	96,509.0R	137.1			.145	4,482,982	650	
(315)	PD			.014		12.1			.012		53	
BUILDINGS MATERIAL DEALER	BI		52111	.269	708.0	2.			.211	48,454	10	
(315)	PD			.210		2.			.110		5	
LOGGING & LUMBERING	BI		24112	.158	36,500.0R	58.1						
(315)	PD		24113	.264(A)		120.1						
OFF FULL TERM												
FORESTRY SERVICES	BI		08553	.158	37,950.0	60.			.125	37,950	4	
RDF 1.000 BRD 4-23-80	PD		T-999	.233	P/C	88.			.126		4	
ON FULL TERM (315)												
CONSTRUCTION OPERATIONS	BI		17982	.0191	342,894.0R	255.1			.016	738,506	11	
(315)	PD			.081		1,088.1			.068		50	
PLYWOOD & VENEER PLANTS	BI		24302	.188	91,315.0R	17.1			.158	18,306,368	28	
(316)	PD		24304	.285		26.1			.239		43	
CHIPS	BI		24992	.028	622,559.0	18.			.024	1,424,682	3	
(316)	PD			.048		29.			.041		5	
HOG FUEL	PD		24992	.032(A)	29,119.0	1.			.016	47,778	1	
(316)									.027		1	
BARKDUST	BI		24992	.019(A)	22,691.0R	1.			.016	80,967	1	
(316)	PD			.032(A)		1.			.022		2	
CORES	BI		24992	.019(A)	53,274.0R	1.1			.016	173,972	3	
(316)	PD			.032(A)		1.1			.027		5	
STOVE WOOD RDF-9999	BI		24992	.019(A)	8,114.0	1.			.016	8,114	1	
BRD 4-23-80	PD			.032(A)		1.			.027		1	
ON FULL TERM (316)												
LOGS	BI		24992	.019(A)	3,276,641.0R	62.1			.016	1,259,407	20	
(316)	PD			.032(A)		105.1			.027		34	
CHARGE FOR UNKNOWN EXPOSURE			99990			19.1						

\$ 1,874. R TOTAL \$ 18,921

\$ 1,874.	AP	RP		\$ 18,921.		\$ 17,047.
TOTAL AUDIT			X	TOTAL EST. ADVANCE		







PAGE 1 of 2 PAGES

TYPING DATE 4-8-81

Statement of Adjusted and/or Advance Premium

BRD 4-23-80

AGENT
MARSH & MC LENNAN, INC.

AGENT'S NO.
POLICY CODE 72 ZONE 3 CODE 170

CURRENT POLICY NO.
OLD POLICY NO. CP 646638-A

INSURED
DINTON PLYWOOD ASSOCIATION
INSURED'S ADDRESS

TYPE OF BUSINESS
PLYWOOD MFG.
SERVICE OFFICE

10504 N.W. ST. HELENS RD., PORTLAND, OREGON 97231

F:JC:SS:5:8

OLD LIMITS
ONE PERSON 300,000.
ONE OCCURRENCE 300,000.
PRODUCTS AGGREGATE 300,000.
AUTO PD 100,000.
MISC PD 100/100,000.

NEW LIMITS

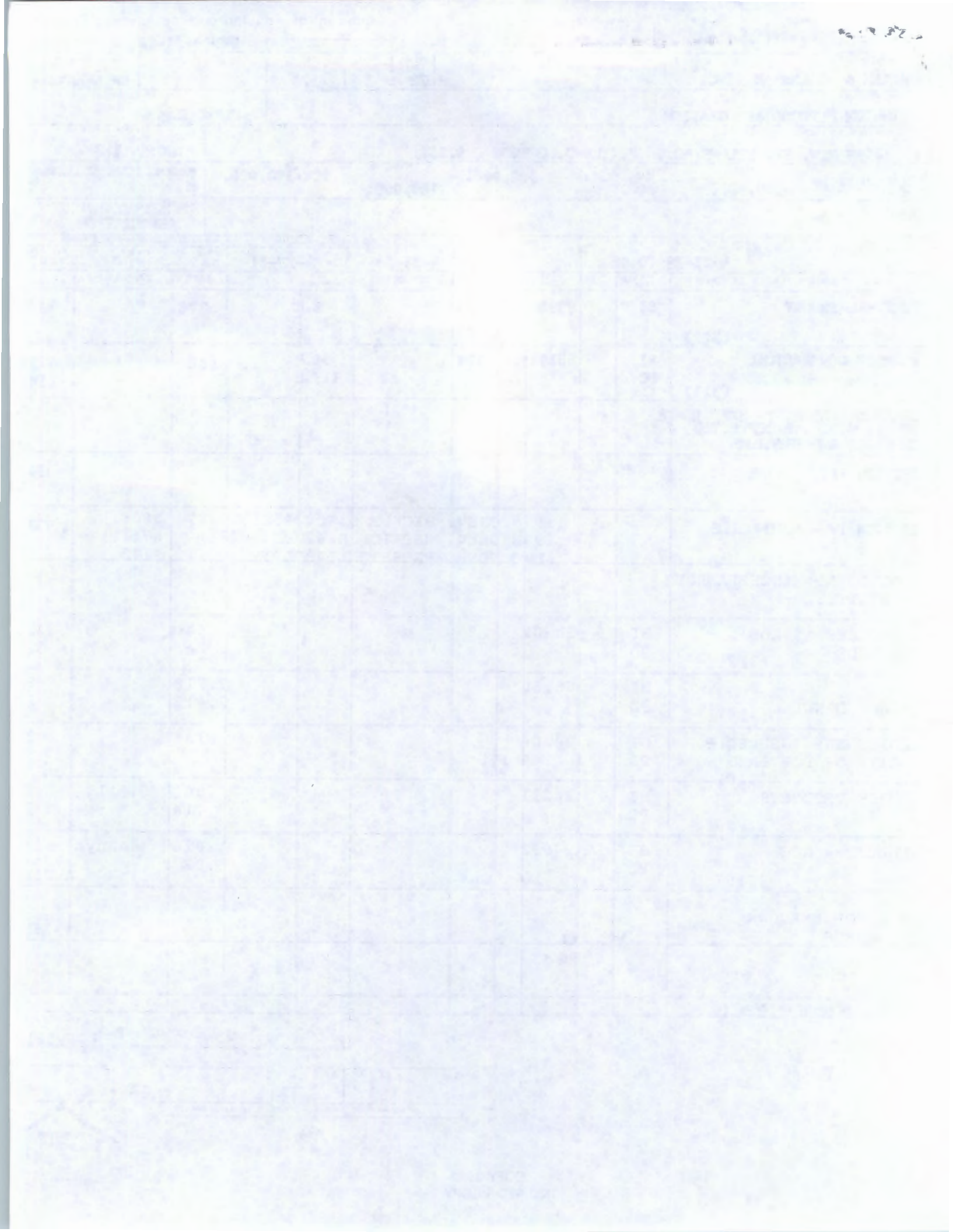
INSURED IS: INDIVIDUAL, PARTNERSHIP, CORPORATION, OTHER - SPECIFY
ASSOCIATION

RENEWAL POLICY TERM OR CANCELLATION DATE IF APPLICABLE	OLD POLICY TERM		AUDIT DATE		ADJUSTED EARNED PREMIUM			ESTIMATED ADVANCE PREMIUM		
					MO.	DAY	YR.	MO.	DAY	YR.
	4-23-79 TO 82				4-23-80			4-23-81		
DESCRIPTION OR CLASSIFICATION	PREM BASE	STAT CLASS CODE	RATE	EXPOSURE	PREMIUM			RATE	EXPOSURE	PREMIUM
PERSONAL INJURY (325)	BI	99980	.075		\$ 9.R			.075		\$ 366
BLANKET CONTRACTUAL (311)	BI PD	65191	10%		55.R 113.R			10%		677 114
GENERAL LIABILITY EXPERIENCE CREDIT MOD. .40 REFLECTED IN RATES AND PREMIUMS										
SECTION III.- CRIME										138
SECTION IV - AUTOMOBILE				(1975 CHEV. PICKUP S#CQV245Z134949) (1978 CHEV. CAPRICE S#47U8J289481) (AUTO NON-OWNERSHIP LIABILITY)				\$806.) \$761.) \$170.)		1,737
ADDITIONAL MISCELLANEOUS LIABILITY:										
EMPLOYEES AS ADD'L INSURED (313)	BI PD	24302						5%		332 32
VACANT LAND (314)	BI PD	65150						7.718 2.412		8 2
ADDITIONAL INSURED - CITY OF PORTLAND (316)	BI PD	24304						Flat		5 3
LUMBER PRODUCTS (316)	BI PD	24211						.061 .114	5,311	1 1
SAWDUST - NOC (316)	BI PD	24992						.016 .027	If Any	AT AUDIT
LOAD FOR UNKNOWN EXPOSURES										169
CHARGE FOR UNKNOWN EXPOSURE										

\$ TOTAL \$ 18,921

\$ AP RP + \$ TOTAL EST. ADVANCE = \$ TOTAL AUDIT





Marsh & McLennan

Marsh & McLennan, Incorporated
1100 Georgia Pacific Building
Portland, Oregon 97204
503 226-9500

April 29, 1980

Linnton Plywood Association
P. O. Box 03128
Portland, Oregon 97203

Attention: Mr. E. M. Griffin

Gentlemen:

COMPREHENSIVE PUBLIC LIABILITY
INCLUDING AUTO & AUTO PHYSICAL DAMAGE
GENERAL INSURANCE #CP 646638-A

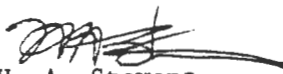
Enclosed is the Anniversary Endorsement and our invoice in amount of \$23,281. continuing coverage under the captioned for a further period from April 23, 1980 to April 23, 1981.

Limits remain at \$300,000 Bodily Injury and \$100,000 Property Damage for both business and automobile. Auto physical damage is provided as specifically scheduled. Open Stock Burglary coverage remains at \$3,000.

The Company used the audited payrolls and sales figures as a basis for the April 23, 1980-1981 deposit premium. Additional credit has been granted this year and the premium has decreased from last year even though the exposures have increased.

You are aware that Bill Walsh has a separate insurance policy covering his trucks.

Yours very truly,


H. A. Stevens
Vice President

/lm
Enclosures

1991-1992

1. The first part of the report

is the introduction

2. The second part of the report

is the main body of the report

3. The third part of the report

is the conclusion

4. The fourth part of the report

is the bibliography

5. The fifth part of the report

is the appendix

6. The sixth part of the report

is the list of figures

7. The seventh part of the report

is the list of tables

8. The eighth part of the report

is the list of references

9. The ninth part of the report

is the list of abbreviations

10. The tenth part of the report

is the list of symbols

11. The eleventh part of the report

is the list of units

12. The twelfth part of the report

is the list of acronyms

13. The thirteenth part of the report

is the list of footnotes

14. The fourteenth part of the report

is the list of appendices

15. The fifteenth part of the report

is the list of references

16. The sixteenth part of the report

is the list of symbols

17. The seventeenth part of the report

is the list of units


**CONTRACTUAL LIABILITY —
AUTO ENDORSEMENT**

This endorsement alters the provisions for:
BLANKET LIABILITY INSURANCE

Exclusion (a) of Section I is amended to include the following:

This exclusion also does not apply to the Blanket Contractual Hazard as respects any automobile owned or operated by or rented or loaned to any insured.

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED: LINNTON PLYWOOD ASSOCIATION		COVER- AGE	CLASS OR CODE	UNEARNED SR - PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM		NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM	
ENDORSEMENT EFFECTIVE	4-23-80 (at the hour of day stated in the policy)				\$	\$		\$	\$	
POLICY NUMBER	CP 646638-A									
POLICY EXP. DATE	4-23-81	MPP ACCT NUMBER								
ENDORSEMENT NUMBER		TYPING DATE	4-7-80							
SERVICE OFFICE	F:TO:JRS:5:8									
S SAFECO INSURANCE COMPANY OF AMERICA G GENERAL INSURANCE COMPANY OF AMERICA F FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy is issued by the company designated by initial)		TOTALS GROSS MARSH & MC LENNAN, INCORPORATED <i>ATA Stevers</i> AUTHORIZED REPRESENTATIVE								

STATE OF ALABAMA
OFFICE OF THE ATTORNEY GENERAL

CP 646638-A

INSURED: LINNONTON PLYWOOD ASSOCIATION

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES IN POLICY — WAIVER OF COLLISION DEDUCTIBLE

The following is added to section D. of the **PHYSICAL DAMAGE INSURANCE**:

4. No collision coverage deductible will apply if a collision involves your covered:

- a. private passenger **auto**, or
- b. pickup truck, or
- c. panel truck, or
- d. sedan delivery **auto**, or
- e. self-propelled mobile home equipped as living quarters,

with another **auto** insured by SAFECO Insurance Company of America, SAFECO National Insurance Company, General Insurance Company of America, or First National Insurance Company of America.

EFF: 4-23-80

EXP. 4-23-81

F:TO:JRS:5:8

4-7-80

APRIL 7, 1980

Statement of Adjusted and Estimated Premiums

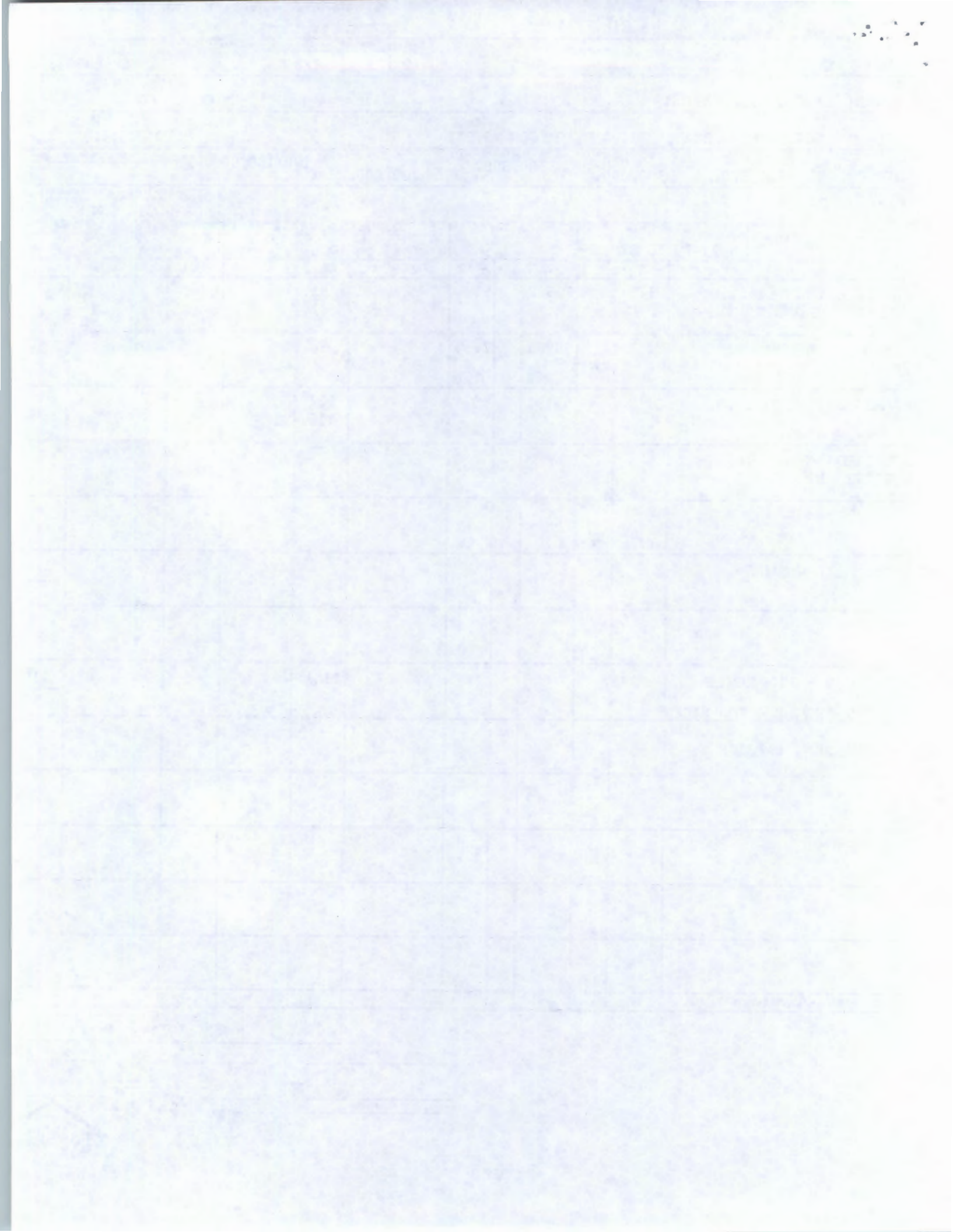
AGENT MARSH & MC LENNAN, INC.		POLICY CODE 72		AGENT'S NO. ZONE 3		CODE 170		CURRENT POLICY NO.		OLD POLICY NO. CP 646638-A	
INSURED TINTON PLYWOOD ASSOCIATION								TYPE OF BUSINESS PLYWOOD, MFG.			
JURED'S ADDRESS 10504 N.W. ST. HELENS ROAD, PORTLAND, OREGON 97231								SERVICE OFFICE F:TO:URS:5:8			
MISC. CAS OLD LIMITS AUTO		ONE PERSON 300,000.		ONE OCCURRENCE 300,000.		PRODUCTS AGGREGATE 300,000.		AUTO PD 100,000.		MISC. PD 100/100,000.	
NEW LIMITS								INSURED IS: INDIVIDUAL, PARTNERSHIP, CORPORATION, OTHER SPECIFY ASSOCIATION			

RENEWAL POLICY TERM OR CANCELLATION DATE IF APPLICABLE	OLD POLICY TERM	AUDIT DATE	ADJUSTED EARNED PREMIUM						ESTIMATED ADVANCE PREMIUM							
			MO	DAY	YR	TO	MO	DAY	YR	MO	DAY	YR	TO	MO	DAY	YR
	4-23-79 TO 82		4	23	79	TO	4	23	80	4	23	80	TO	4	23	82
DESCRIPTION OR CLASSIFICATION	CHRG BASE	STAT CLASS CODE	RATE	EXPOSURE	PREMIUM				RATE	EXPOSURE	PREMIUM					
SEC. II - MISC. LIAB. EMPLOYEES AS ADDITIONAL INSURED	BI PD	24302	5%		\$ 51. 7.											\$
PERSONAL INJURY /EXCL. 'C' DELETED	PI	00930	7.5%		56.											
BLANKET CONTRACTUAL	BI PD	65101	10%		127. 116.											
EXP. CRED. MOD. .415 REFLECTED IN RATES & PREMIUMS																
SECTION III - CRIME																131
SECTION IV - AUTOMOBILE					1523.											1671
1975 CHEV. 3/4 TON PICKUP																
1978 CHEV. CAPRICE																
CHARGE FOR UNKNOWN EXPOSURE																
											\$	TOTAL		\$		

\$	AP	RP
TOTAL AUDIT		

\$	
TOTAL EST ADVANCE	





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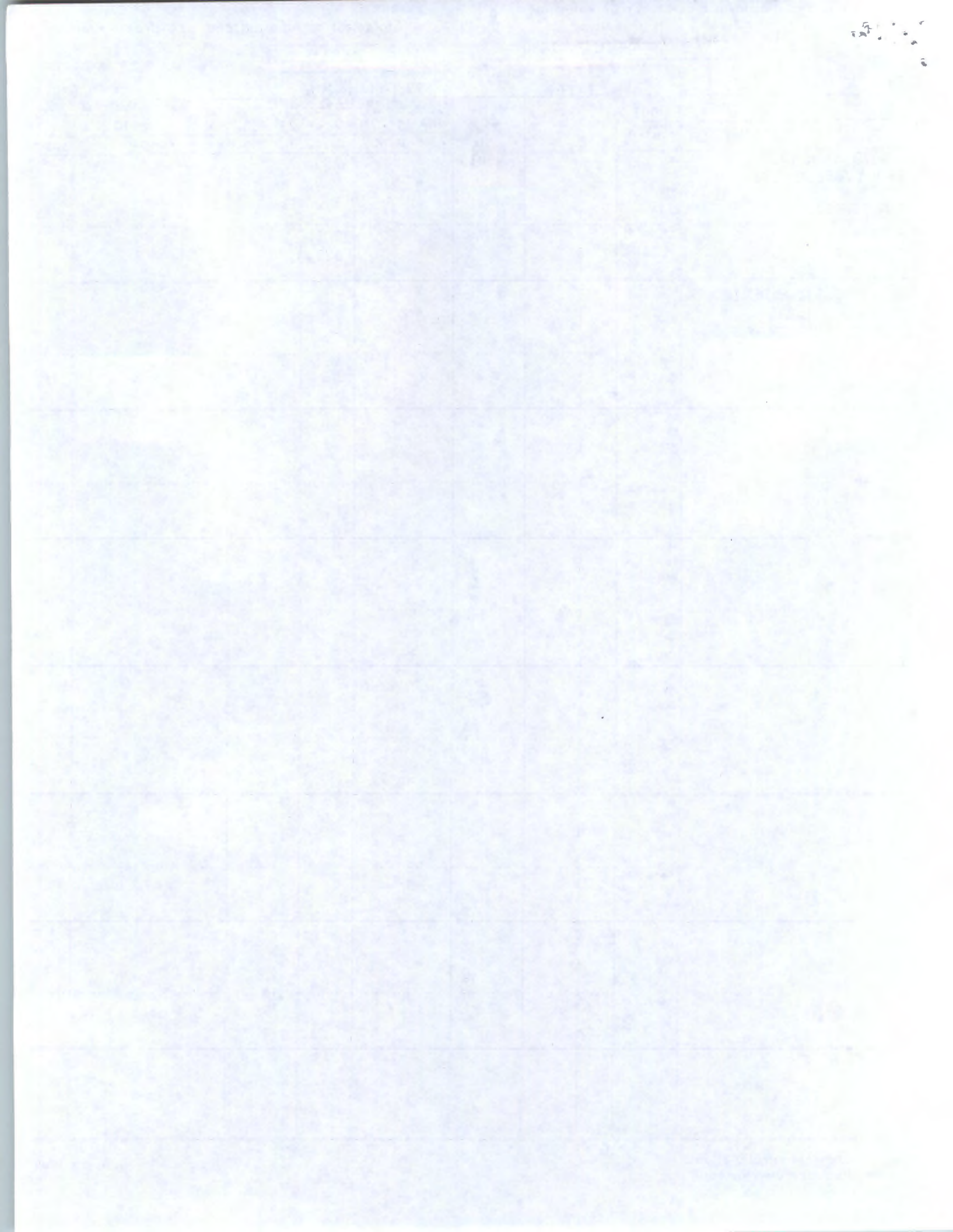
TYPING DATE

Statement of Adjusted and/or Advance Premiums

3 of 3

APRIL 7, 1980

INSURED						POLICY CODE		AGENT'S NO		CURRENT POLICY NO		OLD POLICY NO					
LINNITON PLYWOOD ASSOCIATION						72		3 170				CP 646538-A					
TERMS						ADJUSTED EARNED PREMIUM						ESTIMATED ADVANCE PREMIUM					
001						4 23 79 TO 4 23 80						TO					
TYPE OF COVERAGE						EXPOSURE						PREMIUM					
RATE CLASS OR LIMIT OF LIABILITY						EXPOSURE						PREMIUM					
1. 1979 MACK TRUCK S# RML766LST45271. C/N 52,000.-1 OF 0920 RD 6-25-79 1 6-25-79 (327)						BI PD MED U1		40419		796.		3.					
Comp., F.&T. \$1000 Ded Coll						ACV		201.		523.							
AUTO LIABILITY EXPERIENCE CREDIT MOD. .846 REFLECTED IN PREMIUMS						BI PD MED											
Comp., F.&T. \$ Ded Coll																	
						BI PD MED											
						Comp., F.&T. \$ Ded Coll											
						BI PD MED											
						Comp., F.&T. \$ Ded Coll											
						BI PD MED											
						Comp., F.&T. \$ Ded Coll											
						BI PD MED											
						Comp., F.&T. \$ Ded Coll											
						BI PD MED											
						Comp., F.&T. \$ Ded Coll											



Marsh & McLennan

Marsh & McLennan, Incorporated
1100 Georgia Pacific Building
Portland, Oregon 97204
503 226-9500

April 29, 1980

Linnton Plywood Association
P. O. Box 03128
Portland, Oregon 97203

Attention: Mr. E. M. Griffin

Gentlemen:


COMPREHENSIVE PUBLIC LIABILITY
INCLUDING AUTO & AUTO PHYSICAL DAMAGE
GENERAL INSURANCE #CP 646638-A
AUDIT: 4-23-79 to 4-23-80

We are enclosing Audit and our invoice in amount of \$4,444. representing additional premium for period April 23, 1979 to April 23, 1980. Of this amount, \$1,523. represents premium payable to Linnton Plywood from Bill Walsh for addition of the 1979 Mack Truck effective June 25, 1979.

The additional premium is solely a result of increased payrolls and sales as outlined on the attached exhibit.

If the figures which were acquired by the Company auditor are correct, the Audit is in order.

Yours very truly,


H. A. Stevens
Vice President

/lm
Enclosures

1900

1900

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APRIL 7, 1980

AGENT MARSH & MC LENNAN, INC.		POLICY CODE 72	AGENTS NO ZONE 3		CODE 170	CURRENT POLICY NO	OLD POLICY NO CP 646638-A
INSURED TINTON PLYWOOD ASSOCIATION						TYPE OF BUSINESS PLYWOOD MFG.	
INSURED'S ADDRESS 10004 N.W. ST. HELENS ROAD, PORTLAND, OREGON 97231						SERVICE OFFICE F:TD:JRS:5:8	
MISC. CAS. LIMITS AUTO		ONE PERSON 300,000.	ONE OCCURRENCE 300,000.	PRODUCTS AGGREGATE 300,000.	AUTO PD 100,000.	MISC PD 100/100,000.	MPP ACCOUNT NO
NEW LIMITS						INSURED IS: INDIVIDUAL, PARTNERSHIP, CORPORATION, OTHER - SPECIFY ASSOCIATION	

RENEWAL POLICY TERM OR CANCELLATION DATE IF APPLICABLE	OLD POLICY TERM	AUDIT DATE	ADJUSTED EARNED PREMIUM						ESTIMATED ADVANCE PREMIUM								
			MO	DAY	YR	TO	MO	DAY	YR	MO	DAY	YR	TO	MO	DAY	YR	
	4-23-79 TO 82		4	23	79		4	23	80		4	23	80		4	23	80
DESCRIPTION OR CLASSIFICATION	PHFM BASE	STAT CLASS CODE	RATE	EXPOSURE	PREMIUM		RATE	EXPOSURE	PREMIUM								
EC. II - MISC. LIAB.					\$	\$			2147								
WOOD OR VENEER PLANTS	BI PD	24302	.164 .015	579,491.0	950. 37.												
LOGGING AND LUMBERING INCLUDING BROAD FORM PD	BI	24112	.164	1,700.0	3.												
BUILDING MATERIALS DEALERS	BI PD	52111	.279 .218	26,726.0	74. 58.												
OPERATIONS N.O.C.	BI PD	17982	.020 .084	1,211,400.0	242. 1017.												
WOOD OR VENEER PLANTS	BI PD	24304	.236 .347	237,415.0	68.R 83.R												
PIPS PRODUCTS - N.O.C.	BI PD	24992	.045 .050	159,123.0	7. 8.												
LUMBER OF 1.00 BRD 4-23-79 1 FULL TERM	BI PD	24211	.103 .142	5,401.0	1. 1.												
PIPS PRODUCTS - N.O.C.	PD	24992	.034	23,246.0	1.												
PIPS PRODUCTS - N. O. C.	BI PD	24992	.030 .034	5,706,048.0	111. 126.												
CHARGE FOR UNKNOWN EXPOSURE		99999			29												

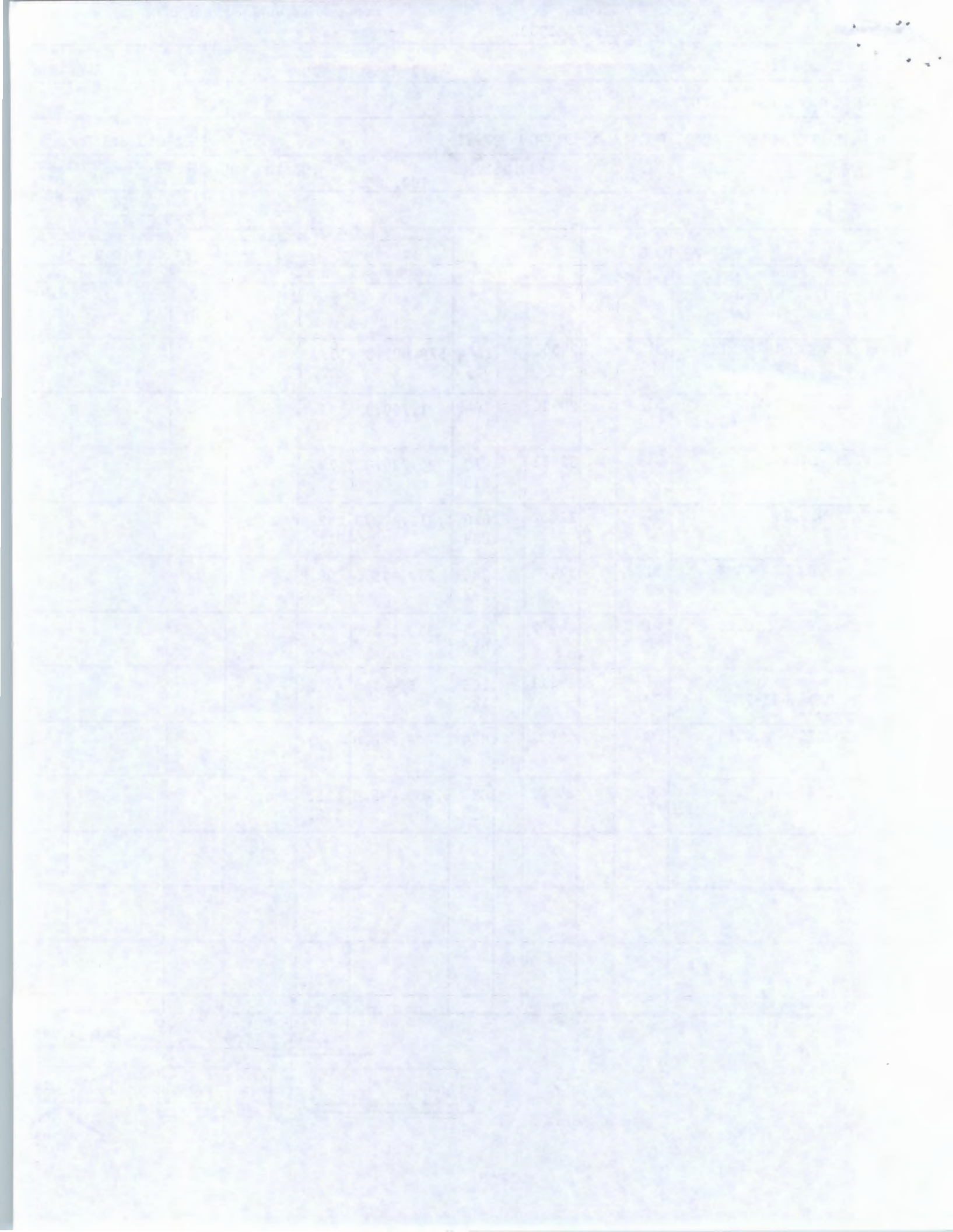
\$ 4,444. TOTAL \$ 23,281.

\$	4,444.	AP	X	RP
TOTAL AUDIT				

\$	23,281.
TOTAL EST. ADVANCE	

\$	27,725.
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FECO

PAGE

PAGES

TYPING DATE

Statement of Adjusted and/or Advance Premiums

3 of 3

APRIL 7, 1980

W. S. MC LEHMAN, INC.

INSURED

LIMONTON PLYWOOD
ASSOCIATIONPOLICY
CODE

72

AGENT'S NO

ZONE

CODE

3

170

CURRENT POLICY NO

OLD POLICY NO

CP 645533-A

YR	TRADE	BODY	MOTOR OR	GARAGE
MODEL	NAME	TYPE	SER NO	LOCATION
1. PURCHASED NEW OR USED AND STORY PRICE OR COST TO INSURED				

TERM

001

TYPE OF
COVERAGERATE CLASS
OR
LIMIT OF
LIABILITY

ADJUSTED EARNED PREMIUM

ESTIMATED ADVANCE PREMIUM

MO	DAY	YR	MO	DAY	YR
4	23	79	10	4	23

MO	DAY	YR	MO	DAY	YR
TO					

EXPOSURE

PREMIUM

EXPOSURE

PREMIUM

1. 1979 MACK TRUCK
S# RML766LST45271.BI
PD
MED

40419

796.

C/N 52,000.-1

U1

3.

OF 0920

RD 6-25-79

6-25-79 (6627)

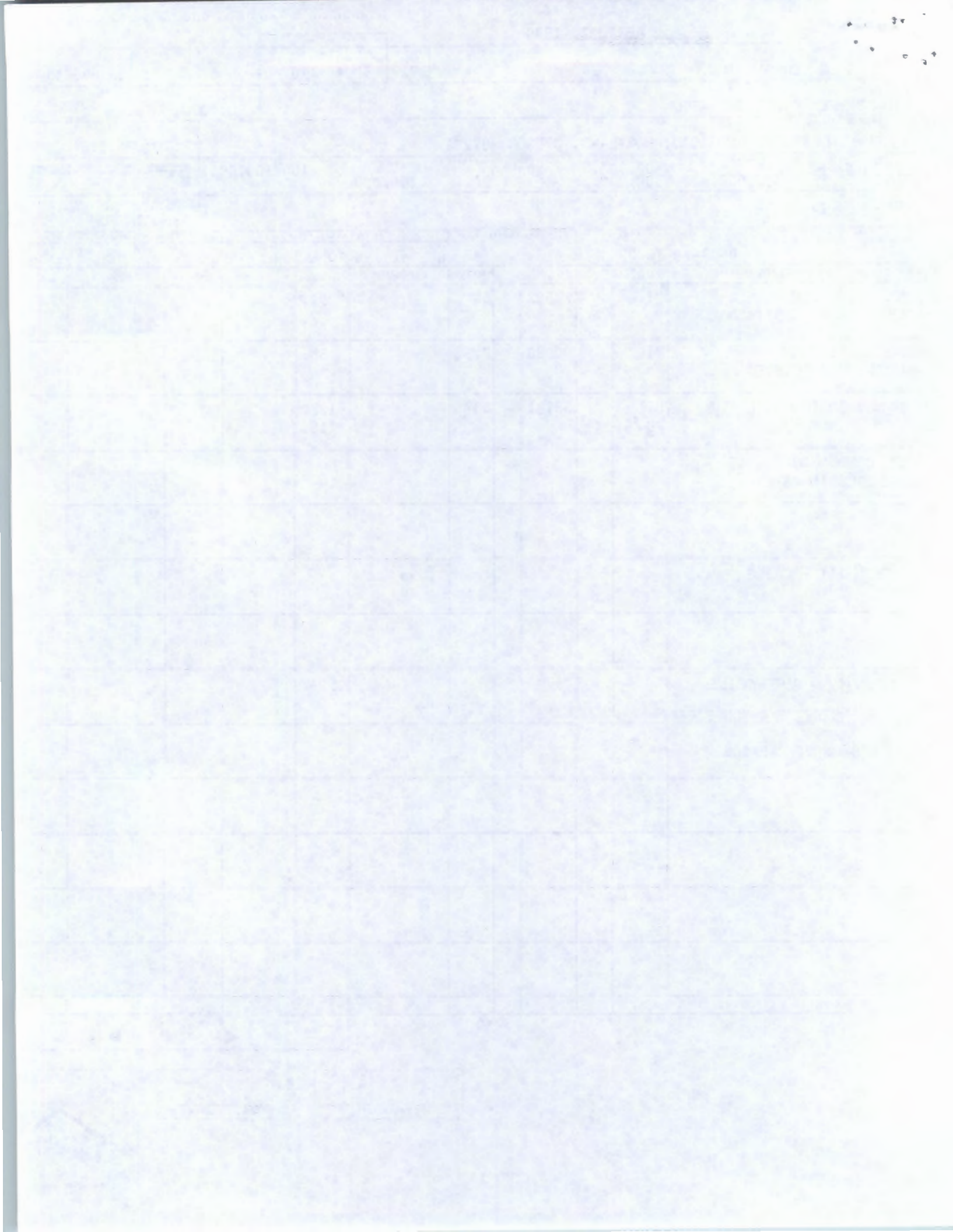
Comp., F&T.
\$1000 Ded
Coll

ACV

201.

523.

AUTO LIABILITY EXPERIENCE
CREDIT MOD. .846
REFLECTED IN PREMIUMSBI
PD
MEDComp., F&T.
\$ Ded
CollBI
PD
MEDComp., F&T.
\$ Ded
CollBI
PD
MEDComp., F&T.
\$ Ded
CollBI
PD
MEDComp., F&T.
\$ Ded
CollBI
PD
MEDComp., F&T.
\$ Ded
CollBI
PD
MEDComp., F&T.
\$ Ded
Coll



LINNTON PLYWOOD ASSOCIATION
AUDIT FOR PERIOD: 4-23-79 to 4-23-80

<u>DESCRIPTION</u>	<u>ESTIMATE</u> <u>4-23-79</u>	<u>ACTUAL</u> <u>4/79 to 4/80</u>	<u>INCREASE OR</u> <u>DECREASE</u>
Plywood	\$4,000,000	\$4,579,491	\$1,037.
Logging & Lumbering	34,800	36,500	3.
Bldg. Materials	21,000	47,726	132.
Sub-contract Logging	870,000	2,081,400	1,259.
 Plywood or Veneer	 18,635,102	 18,397,687	 (151.)
Chip	643,000	802,123	15.
Lumber	-0-	5,401	2.
Cores	184,000	207,246	1.
Logs	830,000	4,536,048	237.
 Employees as Additional Insureds			 58.
 Personal Injury			 56.
 Blanket Contractual			 243.
 Unknown Exposure			 29.
 1979 Mack Truck, eff. 6-25-79 (BILL WALSH)			 <u>1,523.</u>
			\$4,444.

MK: lm
4-29-80

SAFECO



☐ S = SAFECO INSURANCE COMPANY OF AMERICA
☐ G = GENERAL INSURANCE COMPANY OF AMERICA
☐ F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA
 HOME OFFICE: 4333 BROOKLYN AVE. N.E., SEATTLE, WASHINGTON 98185
 (Coverage is provided by the company designated by initial, a stock insurance company herein called the company)

CP 6466 38-A

**Commercial Policy
Declarations**

Item 1. Named Insured and Mailing Address (Number, Street, Town, County, State, ZIP Code)

LINNTON PLYWOOD ASSOCIATION
10504 N. W. ST. HELENS ROAD
PORTLAND, OREGON 97231

MPP ACCOUNT NO.

Business of Named Insured is: **PLYWOOD MFG.**

The Named Insured is ☐ Individual ☐ Corp. ☐ Partnership ☐ Joint Venture ☒ Other **ASSOCIATION**

Item 2. Policy Period: 12:01 A.M. Standard Time at location of designated premises From: **APRIL 23, 1979** To: **APRIL 23, 1982**

Item 3. THE COMPANY AGREES TO INSURE THE NAMED INSURED IN ACCORDANCE WITH THE PROVISIONS OF THE FORMS AND SCHEDULE(S) ATTACHED HERETO.

SECTION	COVERAGE	AS PROVIDED UNDER SCHEDULE(S)
	Policy Conditions and Definitions Form:	
I PROPERTY COVERAGE	Location of premises: (Enter "same" if same location as above)	
	1.	
	2.	
	3.	
	4.	
	5.	
	6.	
II LIABILITY COVERAGE	Liability Audit Period: Annual, unless otherwise stated: <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> (Other) _____	
	(1) Other than Automobile	A
	(2) Automobile	
	(3) Personal	
	Medical Payments	
	(1) Premises	
	(2) Automobile	
	(3) Personal	
	Uninsured Motorists	
III	CRIME	A
IV	AUTOMOBILE	A

Item 4. Provisional premium subject to audit:

If paid in advance. \$

If paid in installments, the first year installment is. \$ **29,910.**

AND THE POLICY IS SUBJECT TO ANNUAL RERATING
MARSH & McLENNAN, INCORPORATED

Countersignature _____
 City or Town and Date _____

HA Stevens _____ Agent

This policy has been signed for the company, designated by initial on the declarations page, by its president and secretary and shall not be valid unless countersigned by an authorized representative of the company.

W.D. Hammersla
W. D. HAMMERSLA, SECRETARY

Bruce Maines
BRUCE MAINES, PRESIDENT



POLICY CONDITIONS AND DEFINITIONS

GENERAL CONDITIONS

The following Conditions apply except as otherwise indicated. Additional Conditions or modifications of the following Conditions may appear in the specific coverage sections.

1. **Premium.** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

If this policy is issued for a period in excess of one year with a specified expiration date and a premium is payable at each anniversary, such premium shall be determined annually on the basis of the rates in effect at the anniversary date.

If this policy is issued for a period without a specified expiration date, it may be continued by payment of the required premium for the succeeding annual period. Such premium must be paid to the company prior to each anniversary date; if not so paid, this policy shall expire on the first anniversary date that the said premium has not been received by the company.

2. **Time of Inception.** To the extent that coverage in this policy replaces coverage in other policies terminating noon standard time on the inception date of this policy, coverage under this policy shall not become effective until such other coverage has terminated.
3. **Cancellation.** This policy may be canceled by the **named insured** by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the **named insured** at the mailing address shown in the Declaration, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

If the **named insured** cancels, the company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rates for the expired time. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

Notice of cancellation addressed to the **named insured** and mailed to the mailing address shown in the Declaration shall be sufficient notice to effect cancellation of this policy.

4. **Concealment or Fraud.** This policy is void if any **insured** has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance.
5. **Assignment.** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon. However, if the **named insured** shall die, this insurance shall apply:
 - (a) to the **named insured's** legal representative, as the **named insured**, but only while acting within the scope of his duties as such; or
 - (b) to the person having temporary custody of the property of the **named insured** but only until the appointment and qualification of the legal representative.

6. **Subrogation.**

(a) In the event of any payment under this policy, the company shall be subrogated to all the **insured's** rights of recovery against any person or organization and the **insured** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **insured** shall do nothing after loss to prejudice such rights.

(b) The company shall not be bound to pay any loss if the **insured** has impaired any right of recovery for loss; however, it is agreed that the **insured** may:

(1) as respects property while on the premises of the **insured**, release others in writing from liability for loss prior to loss, and such release shall not affect the right of the **insured** to recover hereunder, and

(2) as respects property in transit, accept such bills of lading, receipts or contracts of transportation as are ordinarily issued by carriers containing a limitation as to the value of such goods or merchandise.

7. **Inspection and Audit.** The company shall be permitted but not obligated to inspect the **named insured's** property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of or for the benefit of the **named insured** or others to determine or warrant that such property or operations are safe or healthful or are in compliance with any law, rule or regulation.

The company may examine and audit the **named insured's** books and records at any time during the policy period and extensions and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

8. **Liberalization Clause.** In the event any filing is submitted to the insurance supervisory authorities on behalf of the company, and:

(a) the filing is approved or accepted by the insurance authorities to be effective while this policy is in force or within 45 days prior to its inception; and

(b) the filing includes insurance forms or other provisions that would extend or broaden this insurance by endorsement or substitution of form, without additional premium;

the benefit of such extended or broadened insurance shall inure to the benefit of the **insured** as though the endorsement or substitution of form has been made.

9. **Insurance Under More Than One Coverage, Part or Endorsement.** In the event that more than one coverage, part or endorsement of this policy insures the same loss, damage or claim, the company shall not be liable for more than the actual loss or damage sustained by the **insured**.

10. **Waiver or Change of Provisions.** The terms of this insurance shall not be waived, changed or modified except by endorsement issued to form a part of this policy.

DEFINITIONS APPLICABLE TO SECTION II

We are in the process of making our policies easier to read. Because there are so many different forms we cannot rewrite them all at one time. For a time then, where used in this policy, "you" and "your" refer to the "named insured" shown in the Declaration. "We," "Us" and "Our" refer to the company providing this insurance.

When used in this policy (including endorsements forming a part hereof):

"Alcoholic Beverage Hazard" means **bodily injury** or **property damage** for which the **insured** or his indemnitee may be held liable

(a) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or

(b) if not so engaged, as an owner or lessor of premises used for such purposes.

by reason of the selling, serving or giving of any alcoholic beverage

(1) in violation of any statute, ordinance or regulation,

(2) to a minor,

(3) to a person under the influence of alcohol, or

(4) which causes or contributes to the intoxication of any person;

but parts (2), (3) and (4) of this exclusion do not apply with respect to liability of the **insured** or his indemnitee as an owner or lessor described in (b) above;

"automobile" means a land motor vehicle, trailer or semitrailer designed for travel on public roads (including any machinery or apparatus attached thereto), snowmobiles, all-terrain vehicles and similar equipment and trailers designed for use therewith, but does not include **mobile equipment**;

"automobile business" means the business or occupation of selling, repairing, servicing, storing or parking **automobiles**;

"bailment" means a delivery of property by any person to the **insured** for some purpose beneficial to either the **insured** or such person or both under a contract, express or implied, for the **insured** to carry out such purpose and to redeliver such property or otherwise dispose of it as provided.

"Blanket Contractual Hazard" means liability assumed by the **insured** under any contract or agreement except an **incidental contract**; but this definition does not apply to a warranty of fitness or quality of the **named insured's products** or a warranty that work performed by or on behalf of the **named insured** will be done in a workmanlike manner;

"bodily injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

"Broad Form Property Damage Hazard" means property damage to

- (a) property used by the **insured**, or
- (b) property in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control,

but parts (a) and (b) of this definition do not apply with respect to liability under a written sidetrack agreement and part (b) of this definition does not apply with respect to **property damage** (other than to **elevators**) arising out of the use of an **elevator** at premises owned by, rented to or controlled by the **named insured**.

"Collapse Hazard" includes "structural property damage" as defined herein and **property damage** to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to

- (a) grading of land, excavating, borrowing, filling, back-filling, tunnelling, pile driving, cofferdam work or caisson work; or
- (b) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof.

The **collapse hazard** does not include **property damage**

- (a) arising out of operations performed for the **named insured** by independent contractors; or
- (b) included within the **completed operations hazard** or the **underground property damage hazard**; or
- (c) for which liability is assumed by the **insured** under an **incidental contract**;

"completed operations hazard" includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the **named insured**. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (a) when all operations to be performed by or on behalf of the **named insured** under the contract have been completed,
- (b) when all operations to be performed by or on behalf of the **named insured** at the site of the operations have been completed, or
- (c) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The **completed operations hazard** does not include **bodily injury** or **property damage** arising out of

- (a) operations in connection with the transportation of property, unless the **bodily injury** or **property damage** arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"elevator" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an **automobile** servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hod or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet, or hydraulic or mechanical hoists used for dumping materials, from trucks;

"Explosion Hazard" includes **property damage** arising out of blasting or explosion. The **explosion hazard** does not include **property damage**

- (a) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment; or
- (b) arising out of operations performed for the **named insured** by independent contractors; or
- (c) included within the **completed operations hazard** or the **underground property damage hazard**; or
- (d) for which liability is assumed by the **insured** under an **incidental contract**;

"incidental contract" means any written (a) lease of premises, (b) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (c) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (d) sidetrack agreement, or (e) **elevator** maintenance agreement;

"insured" means any person or organization qualifying as an **insured** in the **"Persons Insured"** provision of the applicable insurance coverage. The insurance afforded applies separately to each **insured** against whom claim is made or suit is brought, except with respect to the limits of the company's liability.

"Malpractice and Professional Services Hazard (Form A)" means **bodily injury** or **property damage** due to

- (a) the rendering of or failure to render
 - (1) medical, surgical, dental, X-ray or nursing service or treatment, or the furnishing of food or beverages in connection therewith;
 - (2) any service or treatment conducive to health or of a professional nature; or
 - (3) any cosmetic or tonsorial service or treatment;
- (b) the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances; or
- (c) the handling of or performing of autopsies on dead bodies.

"Malpractice and Professional Services Hazard (Form B)" means **bodily injury** or **property damage** due to the rendering of or failure to render any cosmetic, ear piercing, tonsorial, massage, physiotherapy, chiropody, hearing aid, optical or optometrical services or treatments.

"Malpractice and Professional Services Hazard (Form C)" means **bodily injury** or **property damage** due to the rendering of or failure to render any professional service.

"mobile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (a) not subject to motor vehicle registration, or (b) maintained for use exclusively on premises owned by or rented to the **named insured**, including the ways immediately adjoining, or (c) designed for use principally off public roads, or (d) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-

transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment.

"named insured" means the person or organization named in Item 1. of the declarations of this policy;

"named insured's products" means goods or products manufactured, sold, handled or distributed by the **named insured** or by others trading under his name, including any container thereof (other than a vehicle), but **"named insured's products"** shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

"occurrence" means an event including continuous or repeated exposure to conditions, which results in **bodily injury** or **property damage** neither expected nor intended from the standpoint of the **insured**;

"policy territory" means anywhere in the world; provided, however, that: (a) resulting claims are asserted within the United States of America, its possessions, or Canada, and (b) it shall apply to suits and judgments for damages resulting therefrom only if suit is commenced in a court in the United States of America, its possessions or in Canada;

"products hazard" includes **bodily injury** and **property damage** arising out of the **named insured's products** or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs away from premises owned by or rented to the **named insured** and after physical possession of such products has been relinquished to others;

"property damage" means (a) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (b) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the policy period;

"suit" includes an arbitration proceeding to which the **insured** is required to submit or to which the **insured** has submitted with the company's consent.

"Underground Property Damage Hazard" includes **underground property damage** as defined herein and **property damage** to any other property at any time resulting therefrom. **"Underground property damage"** means **property damage** to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving.

The **underground property damage hazard** does not include **property damage**

- (a) arising out of operations performed for the **named insured** by independent contractors; or
- (b) included within the **completed operations hazard**; or
- (c) for which liability is assumed by the **insured** under an **incidental contract**;

CONDITIONS APPLICABLE TO SECTION II

1. **Supplementary Payments.** The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the **insured** for first aid to others at the time of an accident, for **bodily injury** to which this policy applies;
- (d) reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investiga-

tion or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

2. **Premium.** Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the **named insured**, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the **named insured** the unearned portion paid by the **named insured**.

The **named insured** shall maintain records of such information as is necessary for premium computation and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

3. **Financial Responsibility Laws.** Such insurance as is afforded by this policy for **bodily injury** liability or for **property damage** liability shall comply with the provisions of any motor vehicle financial responsibility law to the extent of the coverage and limits of liability required by such law but in no event in excess of the limits of liability stated in this policy.

4. **Insured's Duties in the Event of Occurrence, Claim or Suit.**

- (a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof and the names and addresses of the injured and of available witnesses shall be given by or for the **insured** to the company or any of its authorized agents as soon as practicable.
- (b) If claim is made or suit is brought against the **insured**, the **insured** shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The **insured** shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the **insured** because of injury or damage with respect to which insurance is afforded under this policy; and the **insured** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **insured** shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of the accident.

5. **Action Against Company.** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the **insured's** obligation to pay shall have been finally determined either by judgment against the **insured** after actual trial or by written agreement of the **insured**, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party in any action against the **insured** to determine the **insured's** liability, nor shall the company be impleaded by the **insured** or his legal representative. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

6. **Other Insurance.** If, applicable to the loss, there is any valid and collectible insurance, whether on a primary, excess or contingent basis, available to the **insured** (in this or any other carrier), there shall be no insurance afforded hereunder as respects such loss; except, that if the applicable limit of liability of this policy is in excess of the applicable limit of liability provided by the other insurance, this policy shall afford excess insurance over and above such other insurance in an amount sufficient to afford the **insured** a combined limit of liability equal to the applicable limit of liability afforded by this policy. Insurance under this policy shall not be construed to be concurrent or contributing with any other insurance

which is available to the **insured**.

7. **Arbitration.** The company shall be entitled to exercise all of the **insured's** rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

Annual Aggregate. If this policy is issued for a period in excess of one year, any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period.

9. **Nuclear Exclusion.**

This policy does not apply:

- (a) Under any Liability Coverage, to **bodily injury** or **property damage**
- (1) with respect to which an **insured** under this policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) resulting from the hazardous properties of nuclear material and with respect to which (i) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (ii) the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- (b) Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to damage resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
- (c) Under any Liability Coverage, to damage resulting from the hazardous properties of nuclear material, if
- (1) the nuclear material (i) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (ii) has been discharged or dispersed therefrom;
- (2) the nuclear material is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
- (3) the damage arises out of the furnishing by an **insured** of services, materials, parts or equipment in connec-

tion with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** to such **nuclear facility** and any property thereat.

As used in this exclusion

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means **source material**, **special nuclear material** or **byproduct material**;

"**source material**," "**special nuclear material**," and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

"**waste**" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any **nuclear facility** included within the definition of **nuclear facility** under paragraph (a) or (b) thereof;

"**nuclear facility**" means

- (a) any **nuclear reactor**,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,
- (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,
- and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

NUCLEAR EXCLUSION

1. This policy does not apply:

A. to bodily injury or property damage:

- (1) with respect to which an **insured** under the policy is also an **insured** under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an **insured** under any such policy but for its termination upon exhaustion of its limits of liability; or
- (2) resulting from the **hazardous properties of nuclear material** and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the **insured** is, or had this policy not been issued would be, entitled to indemnify from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization;

B. under any Medical Payments Coverage or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to **bodily injury** resulting from the **hazardous properties of nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization;

C. under any Liability Coverage to **bodily injury or property damage** resulting from the **hazardous properties of nuclear material**, if

- (1) the **nuclear material** (a) is at any **nuclear facility** owned by, or operated by or on behalf of, an **insured** or (b) has been discharged or dispersed therefrom;
- (2) the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
- (3) the **bodily injury or property damage** arises out of the furnishing by an **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** at such

nuclear facility and any property thereat.

As used in this policy,

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means **source material**, **special nuclear material** or **byproduct material**;

"source material," "special nuclear material," and **"byproduct material"** have the meanings given them in the Atomic Energy Act of 1954 or any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**;

"waste" means any **waste material** (1) containing **byproduct material** and (2) resulting from the operation by any person or organization of any **nuclear facility** included within the definition of **nuclear facility** under paragraph (a) or (b) thereof;

"Nuclear facility" means

- (a) any **nuclear reactor**,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,
- (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material; **"property damage"** includes all forms of radioactive contamination of property.



BLANKET LIABILITY
INSURANCE
(COVERAGE SUPPLEMENT)

1. COVERAGE A — BODILY INJURY — except Automobile

COVERAGE B — PROPERTY DAMAGE — except Automobile

The company will pay all sums which the **insured** shall become legally obligated to pay as damages because of **bodily injury** or **property damage** to which this insurance applies, caused by an **occurrence**. The company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such **bodily injury** or **property damage**, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient. The company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply

- (a) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
 - (1) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
 - (2) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;but this exclusion does not apply to the parking of an automobile on insured premises, if such **automobile** is not owned by or rented or loaned to any **insured**;
- (b) to **bodily injury** or **property damage** included within the **war hazard** with respect to liability assumed by the **insured** under any contract or agreement or expenses for first aid under the Supplementary Payments provision;
- (c) to any obligation for which the **insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (d) to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured**; but this exclusion does not apply to liability assumed by the **insured** under any contract;
- (e) to **property damage**: (1) to property owned or transported by the **insured**; (2) to property occupied by or rented to the **insured**; (3) to property under **bailment** to the **insured** (except injury to or destruction of such property arising out of the use of elevators or escalators or to liability assumed under sidetrack agreements); (4) to that particular part of any property (i) upon which operations are being performed by or on behalf of the **insured**; or (ii) out of which such injury or destruction arises; (5) to premises alienated by the **named insured** arising out of such premises or any part thereof; (6) to the **named insured's products** arising out of such products or any part of such products; (7) with respect to the **completed operations hazard** and with respect to any classification stated in the company's manual as "including completed operations," to work performed by or on behalf of the **named insured** arising out of such work or any portion thereof, or out of such materials, parts or equipment furnished in connection therewith;
- (f) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the **named insured's products** or work completed by or for the **named insured** or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (g) to **bodily injury** or **property damage** arising out of: (1) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity; (2) and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to any **insured**;
- (h) to loss of use of tangible property which has not been physically injured or destroyed resulting from:

- (1) a delay in or lack of performance by or on behalf of the **named insured** of any contract or agreement, or

- (2) the failure of the **named insured's products** or work performed by or on behalf of the **named insured** to meet the level of performance, quality, fitness or durability warranted or represented by the **named insured**;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the **named insured's products** or work performed by or on behalf of the **named insured** after such products or work have been put to use by any person or organization other than an **insured**;

- (i) to **contractual liability** assumed by the **insured**, if the **insured** or his indemnitee is an architect, engineer or surveyor, for **bodily injury** or **property damage** arising out of the rendering of or the failure to render professional services by such **insured** or indemnitee, including:
 - (1) the preparation or approval of maps, plans, opinions, reports, surveys, designs or specifications; and
 - (2) supervisory, inspection or engineering services.
- (j) under Coverages A and B, to liability or injury arising out of or in connection with domestic activities of any **insured** which are not connected with the business of any **insured**.

2. COVERAGE E — PREMISES MEDICAL PAYMENTS

The company will pay to or for each person who sustains **bodily injury** caused by accident all reasonable **medical expense** incurred within one year from the date of the accident on account of such **bodily injury**, provided such **bodily injury** arises out of (a) a condition in the **insured premises** or (b) operations with respect to which the **named insured** is afforded coverage for **bodily injury** liability under this policy.

Exclusions

This insurance does not apply:

- (a) to **bodily injury**
 - (1) arising out of the ownership, maintenance, operation, use, loading or unloading of
 - (i) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
 - (ii) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;but this exclusion does not apply to the parking of an **automobile** on the **insured premises**, if such **automobile** is not owned by or rented or loaned to any **insured**;
 - (2) arising out of the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity;
 - (3) arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to any **insured**;
- (b) to **bodily injury**
 - (1) included within the **completed operations hazard** or the **products hazard**;
 - (2) arising out of operations performed for the **named insured** by independent contractors other than (i) maintenance and repair of the **insured premises** or (ii) structural alterations of such premises which do not involve changing the size of or moving buildings or other structures;
 - (3) resulting from the selling, serving or giving of any alcoholic beverage (i) in violation of any statute, ordinance or regulation, (ii) to a minor, (iii) to a person under the influence of alcohol or (iv) which causes or contributes to the intoxication of any person, if the **named insured** is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or, if not so engaged, is an owner or lessor of premises used for such purposes but only part (i) of this exclusion (b) (3) applies when the **named insured** is such an owner or lessor;
 - (4) included within the **war hazard**;

(c) to **bodily injury**

- (1) to the **named insured**, any partner therein, any tenant or other person regularly residing on the **insured premises** or any employee of any of the foregoing if the **bodily injury** arises out of and in the course of his employment therewith;
 - (2) to any other tenant if the **bodily injury** occurs on that part of the **insured premises** rented from the **named insured** or to any employee of such a tenant if the **bodily injury** occurs on the tenant's part of the **insured premises** and arises out of and in the course of his employment for the tenant;
 - (3) to any person while engaged in maintenance and repair of the **insured premises** or alteration, demolition or new construction at such premises;
 - (4) to any person if any benefits for such **bodily injury** are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
 - (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest;
- (d) to any **medical expense** for services by the **named insured**, any employee thereof or any person or organization under contract to the **named insured** to provide such services.

3. PERSONS INSURED

Each of the following is an **insured** under this insurance to the extent set forth below:

- (a) the **named insured** and, if an individual, the spouse of such **named insured** if a resident of the same household;
 - (b) for Coverages A and B
 - (1) if the **named insured** is designated in the declarations as
 - (i) a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
 - (ii) other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
 - (2) any person (other than an employee of the **named insured**) or organization while acting as real estate manager for the **named insured**; and
 - (3) with respect to the operation, for the purpose of locomotion upon a public highway, of **mobile equipment** registered under any motor vehicle registration law,
 - (i) an employee of the **named insured** while operating any such equipment in the course of his employment, and
 - (ii) any other person while operating with the permission of the **named insured** any such equipment registered in the name of the **named insured** and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;
- provided that no person or organization shall be an **insured** under this paragraph (3) with respect to:
- (A) **bodily injury** to any fellow employee or
 - (B) **property damage** to property owned by, rented to, in charge of or occupied by the **named insured** or the employer of any person described in subparagraph (ii).

This insurance does not apply to **bodily injury** or **property damage** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

4. LIMITS OF LIABILITY

For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**.

Regardless of the number of **insureds** under this policy, the company's liability is limited as follows:

(a) Combined Limits Plan

The limit of liability under the Combined Limits Plan expressed in the declarations as applicable to "each **occurrence**" is the total limit of the company's liability under the **bodily injury** liability and **property damage** liability coverages combined for all damages as the result of any one **occurrence** provided:

- (1) with respect to all damages included within the (i) **completed operations hazard** and the (ii) **products hazard**, such limit of liability shall be the total limit of the company's liability during each annual policy period as the result of one or more than one **occurrence**;
- (2) with respect to all damages arising out of **property damage** (other than the **completed operation hazard**, or the **products hazard**) such limit of liability shall be the total limit of the company's liability during each annual policy period as the result of one or more than one **occurrence**, but said limit of liability shall apply separately to each project with respect to operations being performed away from premises owned by or rented to the **insured**;
- (3) with respect to any **occurrence** for which the notice of this policy is given in lieu of security, or when when this policy is certified as proof of financial responsibility under the provisions of the motor vehicle financial responsibility law of any state or province, such limit of liability shall be applied in accordance with the applicable terms of such law, except that the total limit of liability shall not be reduced.

(b) Divided Limits Plan

Coverage A —

The total liability of the company for all **damages** including damages for care and loss of services because of **bodily injury** sustained by one or more persons as the result of any one **occurrence** shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each **occurrence**." The total liability of the company for all **damages** because of (1) all **bodily injury** included within the **completed operations hazard** and (2) all **bodily injury** included within the **products hazard** shall not exceed the limit of **bodily injury** liability stated in the declarations as "aggregate."

Coverage B —

The total liability of the company for all **damages** because of all **property damage** sustained by one or more persons or organizations as the result of any one **occurrence** shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each **occurrence**." The total liability of the company for all **damages** because of all **property damage** to which this coverage applies shall not exceed the limit of **property damage** liability stated in the declarations as "aggregate."

Such aggregate limit shall apply separately with respect to each project away from premises owned by or rented to the **named insured**.

Aggregate limits of liability as stated in this policy shall apply separately to each annual policy period.

Coverage E —

The limit of liability for Premises Medical Payments Coverage stated in the declarations as applicable to "each person" is the limit of the company's liability for all **medical expense** for **bodily injury** to any one person as the result of any one accident; but subject to the above provision respecting "each person," the total liability of the company under Premises Medical Payments Coverage for all **medical expense** for **bodily injury** to two or more persons as the result of any one accident shall not exceed the limit of liability stated in the declarations as applicable to "each accident."

5. TERRITORIAL APPLICATION

This insurance applies only to **bodily injury** or **property damage** which occurs: (a) for Coverages A and B, during the policy period within the **policy territory**; (b) for Coverage E, during the policy period within the United States of America, its territories or possessions, or Canada.

6. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"**contractual liability**" means liability expressly assumed under a contract or agreement; provided, however, that **contractual liability** shall not be construed as including liability under a warranty of the fitness or quality of the **named insured's products** or a warranty that work performed by or on behalf of the **named**

insured will be done in a workmanlike manner;

"insured premises" for Coverage E, means all premises owned by or rented to the **named insured** with respect to which the **named insured** is afforded coverage for **bodily injury** liability under this policy, and includes the ways immediately adjoining on land;

"medical expense" means expenses for necessary medical, surgical, X-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services;

"war hazard" includes all **bodily injury** and **property damage** due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing.

7. ADDITIONAL CONDITIONS

(a) Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.



PERSONAL INJURY LIABILITY INSURANCE

1. COVERAGE P—PERSONAL INJURY LIABILITY

The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as **damages** because of injury (herein called "**personal injury**") sustained by any person or organization and arising out of one or more of the following offenses committed in the conduct of the **named insured's** business:

Group A — false arrest, detention or imprisonment, or malicious prosecution;

Group B — the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy; except publications or utterances in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the **named insured**;

Group C — wrongful entry or eviction, or other invasion of the right of private occupancy;

If such offense is committed during the policy period within the United States of America, its territories or possessions, or Canada, and the company shall have the right and duty to defend any suit against the **insured** seeking **damages** on account of such **personal injury** even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the **insured** under any contract or agreement;
- (b) to **personal injury** arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any **insured**;
- (c) to **personal injury** sustained by any person as a result of an offense directly or indirectly related to the employment of such person by the **named insured**;
- (d) to **personal injury** arising out of any publication or utterance described in Group B, if the first injurious publication or utterance of the same or similar material by or on behalf of the **named insured** was made prior to the effective date of this insurance;

- (e) to **personal injury** arising out of a publication or utterance described in Group B concerning any organization or business enterprise, or its products or services, made by or at the direction of any **insured** with knowledge of the falsity thereof.

2. PERSONS INSURED

Each of the following is an **insured** under this insurance to the extent set forth below:

- (a) if the **named insured** is designated in the declarations as an individual, the person so designated and his spouse;
- (b) if the **named insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the **named insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to **personal injury** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

3. LIMITS OF LIABILITY: INSURED'S PARTICIPATION

Regardless of the number of (a) **insureds** under this policy, (b) persons or organizations who sustain **personal injury**, or (c) claims made or suits brought on account of **personal injury**, the total limit of the company's liability under this coverage for all **damages** shall not exceed the limit of **personal injury** liability stated in the declarations as "aggregate."

If a participation percentage is stated in the schedule for the **insured**, the company shall not be liable for a greater proportion of any loss than the difference between such percentage and one hundred percent and the balance of the loss shall be borne by the **insured**; provided, the company may pay the **insured's** portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the **named insured** shall promptly reimburse the company therefor.

4. ADDITIONAL DEFINITION

When used in reference to this insurance:

"**damages**" means only those **damages** which are payable because of **personal injury** arising out of an offense to which this insurance applies.



LIMITATION TO OFFICE EQUIPMENT ENDORSEMENT

In consideration of the premium for this policy, it is agreed that the Insuring Agreements are amended to read as follows:

To pay for loss by burglary or by robbery of a watchman, while the premises are not open for business, of office equipment within the premises, and for damage to the premises and the exterior thereof, and to the insured property therein by such burglary, robbery of a watchman, or attempt thereat, provided with respect to damage to the premises and the exterior thereof, the insured is the owner of the premises or is liable for such damage. The term "office equipment" means office machines, supplies, furniture, fittings, fixtures and books, but shall not include stock in trade, personal effects and postage or revenue stamps or any substitutes therefor.

The coinsurance requirement shall not apply.

This endorsement is executed by the company stated in the declarations.

W.D. Hammersla
W.D. HAMMERSLA, SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE <i>(at the hour of day stated in the policy)</i>				\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP. DATE		MPP ACCT NUMBER					
ENDORSEMENT NUMBER		TYPING DATE					
SERVICE OFFICE							
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)				TOTALS GROSS			

MARSH & MCLENNAN, INCORPORATED
H.A. Stevens
AUTHORIZED REPRESENTATIVE



LOGGING PROPERTY DAMAGE ENDORSEMENT A

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

BLANKET LIABILITY INSURANCE GROWERS' & RANCHERS' LIABILITY INSURANCE

1. It is agreed that with respect to logging or mill operations of the **insured**, or operations incidental thereto, that

(a) **FIRE FIGHTING EXPENSE**

the company will pay any fire fighting expense incurred by others for which the **insured** is legally liable solely by reason of such expense having been incurred as a direct consequence of fire resulting from and immediately attributable to an **occurrence** directly connected with logging operations of the **insured**; provided that the limits of liability or any deductible applicable to **property damage** (other than automobile) applies to this coverage, but this provision shall not operate to increase the limit of the company's liability;

(b) **VEHICLES - TIMBER**

Exclusions (d) (3) and (d) (4) of the policy are deleted as respects coverage for:

- (1) trucks, trailers, or railroad cars while being loaded or unloaded, and
- (2) timber lands, standing timber and felled or bucked timber.

(c) **EXCLUSIONS**

Such insurance as is afforded by this endorsement does not apply to:

- (1) property in the possession of the **insured** for sale, storage, processing, safekeeping or repair;
- (2) any person other than the **named insured** or his employees, while vehicles used in logging operations are being loaded or unloaded.

2. **DEDUCTIBLE**

\$250.00 shall be deducted from the total amount of all sums for which the **insured** shall be held liable for **property damage** (other than automobile) on account of each **occurrence**, provided that:

- (a) the company shall be liable only for the difference between such deductible amount and the limit of the company's liability for each **occurrence**;
- (b) the company may pay any part or all of the deductible amount to effect settlement of any claim or **suit**, and upon notification of the action taken, the **named insured** shall promptly reimburse the company for such part of the deductible amount as has been paid by the company;
- (c) the terms of the policy apply irrespective of the application of the deductible amount.

3. **WARRANTIES**

The **insured** warrants that:

- (a) slash shall be burned only at such times under such conditions as the proper state or federal officials may approve, direct or provide;
- (b) all felling and bucking of timber, the operation of logging equipment (other than operations of the equipment while being used in road building operations or the operation of trucks or logging railroads) and the loading and unloading of logs shall be completely suspended at all times when such suspensions are directed by the proper state or federal officials.

A breach of the above warranties shall render the insurance afforded hereunder null and void for the period of the breach, unless such breach is beyond the control of the **insured**.

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Gordon H. Sweeney
GORDON H. SWEANY, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE <i>(at the hour of day stated in the policy)</i>				\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP. DATE	MPP ACCT NUMBER						
ENDORSEMENT NUMBER	TYPING DATE						
SERVICE OFFICE							
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)							
				TOTALS GROSS			

HA Stevens
RESIDENT LICENSED AGENT

**ALL LIABILITY INSURANCE**

or on an **automobile** or while it is being moved from an **automobile** to the place where it is finally delivered, but "loading or unloading" does not include the movement of property by means of a mechanical device (other than a hand truck) not attached to the **automobile**.

TOTALS GROSS

AUTHORIZED REPRESENTATIVE



ADDITIONAL INSURED
(EMPLOYEES)

This endorsement modifies such insurance as is afforded
by the provisions of the policy relating to the following:

BLANKET LIABILITY INSURANCE - COVERAGES A & B
COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
STOREKEEPERS' INSURANCE

It is agreed that the "Persons Insured" provision is amended to include any employee of the **named insured** while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:

1. to **bodily injury** to (a) another employee of the **named insured** arising out of or in the course of his employment or (b) the **named insured** or, if the **named insured** is a partnership or joint venture,

any partner or member thereof;

2. to **property damage** to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the **named insured** or (b) the **named insured**, or, if the **named insured** is a partnership or joint venture, any partner or member thereof.

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE <i>(at the hour of day stated in the policy)</i>				\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP. DATE		MPP ACCT NUMBER					
ENDORSEMENT NUMBER		TYPING DATE					
SERVICE OFFICE							
S - SAFECO INSURANCE COMPANY OF AMERICA G - GENERAL INSURANCE COMPANY OF AMERICA F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)							

TOTALS GROSS

MARCH 8, 1967

HA Sweany

RESIDENT LICENSED AGENT



PRIOR NOTICE TO OTHERS
OF CANCELLATION

This endorsement is applicable to all insurance afforded by the policy:

BUSINESS AUTO POLICY

It is agreed that in the event of cancellation, or reduction in the limits of liability of this insurance, THIRTY (30) days

prior written notice shall be given to GRANTREE LEASING CORP.
2300 S. W. FIRST AVENUE
PORTLAND, OREGON 97201

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEARNED SR/PRI FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM	
ENDORSEMENT EFFECTIVE <i>(at the hour of day stated in the policy)</i>				\$	\$	\$	\$	
POLICY NUMBER								
POLICY EXP. DATE		MPP ACCT. NUMBER						
ENDORSEMENT NUMBER		TYPING DATE						
SERVICE OFFICE								
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA <i>(Policy is issued by the company designated by initial)</i>								

TOTALS GROSS
MARSH & MCLENNAN, INCORPORATED

HA Stevens

AUTHORIZED REPRESENTATIVE



ADDITIONAL INTEREST —
OPERATIONS

This endorsement alters the provisions for:
BLANKET LIABILITY INSURANCE

The "Persons Insured" provision is amended to include as an **insured** the person or organization named below but only with respect to liability arising out of operations performed for such **insured** by or on behalf of the **named insured**.

Name of Person or Organization
(Additional Insured)

CITY OF PORTLAND AND ALL OTHER GOVERNMENTAL BODIES HAVING
JURISDICTION IN THE AREA, THEIR OFFICERS, AGENTS AND EMPLOYEES
AS RESPECTS JOB #12464 N. W. 107TH AVENUE, FROM N. W. ST. HELENS
ROAD TO APPROXIMATELY 170 FEET EASTERLY.

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE <i>(at the hour of day stated in the policy)</i>				\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP. DATE							
ENDORSEMENT NUMBER							
SERVICE OFFICE							
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)							

TOTALS GROSS

MARCH & MOORE, INCORPORATED
HA Stevens
AUTHORIZED REPRESENTATIVE



POLLUTION EXCLUSION

This endorsement alters the provisions for:

BLANKET LIABILITY INSURANCE – COVERAGES A AND B
COMMERCIAL TOP NOTCH INSURANCE
COMPREHENSIVE GENERAL LIABILITY INSURANCE
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE
CONTRACTUAL LIABILITY INSURANCE
GROWERS' AND RANCHERS' LIABILITY INSURANCE – COVERAGES A AND B
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
SPECIAL MULTI-PERIL LIABILITY INSURANCE
STOREKEEPER'S INSURANCE

It is agreed that the insurance does not apply to **Bodily Injury*** or **Property Damage** caused by or resulting from the **discharge of matter** (either during the policy period or prior to its commencement) on or into water, land air or any other real or personal property; provided, however, that this endorsement shall not exclude insurance with respect to the **discharge of matter**, if the discharge is sudden, unexpected, unintentional and occurs during the policy period following the effective date of this endorsement.

When used in this Endorsement:

- (a) **"discharge of matter"** means the emission of **matter** through its release, spillage, leakage or by means of dumping, emptying, pumping or due to failure of any equipment or resulting from any other source or cause whatsoever;
- (b) **"matter"** means any substance (gas, liquid, or solid) of any description or origin.

It is further agreed that this endorsement shall not apply to liability arising out of the ownership, maintenance, or use of any automobile.

*In the event this form is attached to a Commercial Top Notch Policy **"Personal Injury"** shall be substituted for **"Bodily Injury."**

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE (at the hour of day stated in the policy)				\$	\$	\$	\$
POLICY NUMBER							
POLICY EXP. DATE		MPP ACCT. NUMBER					
ENDORSEMENT NUMBER		TYPING DATE					
SERVICE OFFICE							
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy is issued by the company designated by initial)							

TOTALS GROSS

MARSH & MERRILL, INCORPORATED
H. A. Sletten
AUTHORIZED REPRESENTATIVE



SECTION III CRIME

Additional Declarations

Policy No. CP 646638-AThe premises are located at the address shown in the declarations unless otherwise stated herein:
(Enter "same" if same as in the declarations)

1 SAME

2

3

4

(Number

Street

Town

State or Province)

No other business is conducted in the premises, unless otherwise stated herein:

Safe Classification: _____ The alarm system is classified as ☐ Central ☐ Local Certificate No. _____

All words or phrases (other than captions) printed in Bold Face are defined in the policy.

Limits of Liability. No insurance is afforded under any insuring agreement unless specifically stated or specific limits of liability as to such insuring agreement are set forth below. The limit of the company's liability on account of each such coverage shall be as stated herein, subject to all of the terms of the policy or supplement attached having reference thereto.

Insuring Agreements		\$ Limit of Liability			
		LOC. 1	LOC. 2	LOC. 3	LOC. 4
1. Burglary and Robbery					
Paymaster Robbery - On a Messenger Accompanied by _____ Guards _____					
Robbery Inside the Premises _____					
Robbery Outside the Premises _____					
Home of Messenger-Burglary only <input type="checkbox"/> Theft <input type="checkbox"/>					
Open Stock Burglary _____ 60 % 3,000.		3,000.			
(Coinsurance Percent) (Coinsurance Limit)					
Safe Burglary _____					
Burglary (not exceeding \$50.00) _____					
2. Comprehensive Dishonesty, Disappearance and Destruction					
Employee Dishonesty — <input type="checkbox"/> Option A — <input type="checkbox"/> Option B _____					
Loss Inside the Premises _____					
Loss Outside the Premises _____					
Money Orders and Counterfeit Paper Currency _____					
Depositors Forgery _____					
Merchandise Burglary _____ % _____					
(Coinsurance Percent) (Coinsurance Limit)					
3. Blanket Crime					
Total Limit of Liability _____					
4. Broad Form Storekeepers					
Limit of insurance under each of the Insuring Agreements _____					
5. Storekeepers Burglary and Robbery					
Limit of insurance under each of the Insuring Agreements _____					
6. Office Burglary and Robbery					
Limit of insurance under each of the Insuring Agreements _____					
7. OTHER					

State Supplement Name(s) and Form Number(s) attached hereto.

C-1055, C-960

The liability of the company is subject to the terms of the following endorsements (indicated by form No.) attached hereto: _____

The insured by the acceptance of this policy, gives notice to the company of election to terminate or cancel prior bond or policy No(S): _____

such termination or cancellation to be effective as of the time this policy becomes effective.

Schedule A



BURGLARY AND ROBBERY (COVERAGE SUPPLEMENT)

SAFECO INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA

1. INSURING AGREEMENTS

THE COMPANY AGREES with the insured:

- (a) **Paymaster Robbery.** To pay for loss (1) of payroll funds by robbery or attempt thereat within the premises from a custodian while engaged in any of his regular duties in connection with such funds or as stated in the definition of "Robbery" in the policy, and (2) by robbery within the premises from any employee of the insured of payroll funds paid to such employee during the work period when such robbery occurred, provided there was on the same occasion a robbery or attempt thereat from a custodian.

To pay for damage to the premises, and for damage to other property within the premises, by robbery or attempt thereat from a custodian of payroll funds, provided with respect to damage to the premises the insured is the owner thereof or is liable for such damage.

To pay for loss of payroll funds and other money and securities by robbery or attempt thereat outside the premises while being conveyed by a messenger.

To pay for loss of the wallet, bag, satchel or similar container while being used for the conveyance of such payroll funds and such other money and securities by robbery or attempt thereat from such messenger or custodian.

- (b) **Robbery Inside the Premises.** To pay for the loss of money, securities and other property by robbery or attempt thereat within the premises.

To pay for damage to the premises by such robbery or attempt thereat, provided the insured is the owner thereof or is liable for such damage.

- (c) **Robbery Outside the Premises.** To pay for loss of money, securities and other property by robbery or attempt thereat outside the premises while being conveyed by a messenger.

- (d) **Home of Messenger.** To pay for loss of money, securities and other property by burglary or theft (as specified in the declarations) while within the living quarters in the home of a messenger.

- (e) **Open Stock Burglary.** To pay for loss by burglary or by robbery of a watchman while the premises are not open for business, of merchandise, furniture, fixtures and equipment within the premises or within a showcase or show window used by the insured and located outside the premises but inside the building line of the building containing the premises or attached to said building.

To pay for damage to the premises and the exterior thereof, and to the insured property within the premises or within such showcase or show window, by such burglary, robbery of a watchman, or attempt thereat, provided with respect to damage to the premises and the exterior thereof the insured is the owner of the premises or is liable for such damage.

- (f) **Loss by Safe Burglary.** To pay for loss of money, securities and other property from within the vault or safe by safe burglary or attempt thereat.

To pay for damage to property, other than money and securities, and to the premises by such safe burglary or attempt thereat, provided with respect to damage to the premises the insured is the owner thereof or is liable for such damage.

- (g) **Burglary.** To pay for loss of money and securities, not exceeding \$50, by burglary within the premises.

EXCLUSIONS

This insurance does not apply:

- (a) to loss due to any fraudulent, dishonest or criminal act by any insured or a partner therein, and under coverages (d) and (e), to loss due to any fraudulent, dishonest or criminal act by any insured, a partner therein, or an officer, employee, director, trustee or authorized representative thereof, while working or otherwise, whether acting alone or in collusion with others; provided, this exclusion does not apply to safe burglary or robbery or attempt thereat by other than an insured or a partner therein with respect to coverage (d);
- (b) to loss of manuscripts, books of account or records;
- (c) to loss due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;
- (d) to loss due to nuclear reaction, nuclear radiation or radioactive contamination, or to any act or condition incident to any of the foregoing;
- (e) under coverage (e) to loss of furs or articles containing fur which represents their principal value, by removal of such property from within a showcase or show window by a person who has broken the glass thereof from outside the premises or by an accomplice of any such person;
- (f) under coverages (d) and (e), to loss occurring while there is any change in the condition of the risk or during a fire in the premises;
- (g) under coverages (d) and (e), to damage by vandalism or malicious mischief;
- (h) under coverage (d) to loss caused by the insured, or anyone acting on the express or implied authority of the insured, being induced by any fraudulent scheme, trick, device or false pretense to part with title to or possession of any property;
- (i) to loss, other than to a safe or vault, by fire whether or not such fire is caused by, contributed to by or arises out of the occurrence of a hazard insured against.

2. LIMITS OF LIABILITY

Limits — Insuring Agreements (d) and (e) subject to any application of the coinsurance requirement. The company's liability for loss shall be limited to:

- (a) \$50 for any one article of jewelry;
- (b) \$100 for the contents of any show case or show window not opening directly into the interior of the premises.

3. POLICY PERIOD

This insurance applies only to loss which occurs during the policy period.

4. DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

- (a) "Burglary" means the felonious abstraction of insured property (1) from within the premises by a person making felonious entry therein by actual force and violence, of which force and violence there are visible marks made by tools, explosives, electricity or chemicals upon, or physical damage to, the exterior of the premises at the place of such entry, or (2) from within a show case or show window outside the premises by a person making felonious entry

(continued on reverse side)

into such show case or show window by actual force and violence, of which force and violence there are visible marks thereon, or (3) from within the premises by a person making felonious exit therefrom by actual force and violence as evidenced by visible marks made by tools, explosives, electricity or chemicals upon, or physical damage to, the interior of the premises at the place of such exit.

- (b) "Custodian" means the insured, a partner therein or an officer thereof, or any employee thereof who is in the regular service of and duly authorized by the insured to have the care and custody of an insured property within the premises, excluding any person while acting as a watchman, porter or janitor.
- (c) "Guard" means any person not less than seventeen nor more than sixty-five years of age who accompanies a messenger by direction of the insured, but who is not a driver of a public conveyance.
- (d) "Jewelry" means jewelry, watches, necklaces, bracelets, gems, precious or semi-precious stones, articles containing one or more gems and articles of gold or platinum.
- (e) "Loss" includes damage.
- (f) "Messenger" means the insured, a partner therein or an officer thereof, or any employee thereof who is in the regular service of and duly authorized by the insured to have the care and custody of the insured property outside the premises.
- (g) "Money" means currency, coins, bank notes and bullion; and traveler's checks, register checks and money orders held for sale to the public.
- (h) "Payroll Funds" means money and securities intended solely for the payroll of the insured.
- (i) "Premises" means the interior of that portion of the building at the location designated in the declarations which is shown in the declarations as occupied by the insured in conducting the business as stated therein, but shall not include under coverage (e), (1) show cases or show windows not opening directly into the interior of the premises, or, (2) public entrances, halls or stairways.
- (j) "Robbery" means the taking of insured property (1) by violence inflicted upon a messenger or a custodian; (2) by putting him in fear of violence; (3) by any other overt felonious act committed in his presence and of which he was actually cognizant, provided such other act is not committed by an officer, partner or employee of the insured; (4) from the person or direct care and custody of a messenger or custodian who has been killed or rendered unconscious; or (5) under coverages (a) and (b) from within the premises by means of compelling a messenger or custodian by violence or threat of violence while outside the premises to admit a person into the premises or to furnish him with means of ingress into the premises, or under coverage (b) from a show-case or show window within the premises while regularly open for business, by a person who has broken the glass thereof from outside the premises.
- (k) "Robbery of a watchman" means the taking of insured property by violence or threat of violence inflicted upon a private watchman employed exclusively by the insured and while such watchman is on duty within the premises.
- (l) "Safe burglary" means (1) the felonious abstraction of insured property from within a vault or safe described in the declarations and located within the premises by a person making felonious entry into such vault or such safe and any

vault containing the safe, when all doors thereof are duly closed and locked by all combination locks thereon, provided such entry shall be made by actual force and violence, of which force and violence there are visible marks made by tools, explosives, electricity or chemicals upon the exterior of (i) all of said doors of such vault or such safe and any vault containing the safe, if entry is made through such doors, or (ii) the top, bottom or walls of such vault or such safe and any vault containing the safe through which entry is made, if not through such doors, or (2) the felonious abstraction of such safe from within the premises.

- (m) "Securities" means all negotiable and non-negotiable instruments or contracts representing either money or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include money.
- (n) "Theft" means any act of stealing.

5. ADDITIONAL CONDITIONS.

- (a) The "Limits of Liability; Settlement Options" Condition is amended so that under coverage (a) the following also applies: "As respects loss within or damage to the premises, the insurance applies with respect to each premises designated in the declaration, subject to the applicable limit of insurance stated therein." Coverage (f) includes the following paragraph: "Subject to the other provisions of the 'Limits of Liability; Settlement Options' Condition, any payment made by the company because of loss hereunder shall reduce the applicable limit of insurance, provided the amount of such reduction shall be reinstated upon approval of the vault or safe by the company."

The occurrence of any loss shall reduce the applicable limit of insurance by the extent of the company's liability for such loss until the premises are restored to at least the same condition of safety as immediately prior to the loss; but such reduction shall not occur with respect to loss occurring subsequent to the receipt by the company of notice of loss for which the company is liable under this policy, if the insured shall maintain within the premises at least one watchman while the premises are not open for business.

Application of the insurance to property of more than one person shall not operate to increase the limit of the company's liability.

- (b) The "Insured's Duties when Loss Occurs" Condition is amended under coverage (e) to include the following: "Upon the company's request, the insured shall furnish a complete inventory of all property not stolen or damaged, stating the original cost and actual cash value and quantity thereof."
- (c) **No Benefit to Bailee.**
The insurance afforded by this policy shall not enure directly or indirectly to the benefit of any carrier or other bailee for hire. This Condition does not apply to coverage (e).
- (d) **COINSURANCE**
Under Insuring Agreement (e), the company shall not be liable for a greater proportion of a loss of merchandise, exclusive of jewelry and of property held by the insured as a pledge or as collateral, than the amount of insurance stated in Insuring Agreement (e) of the additional declarations bears to (1) the coinsurance percentage stated in the additional declarations, of the actual cash value of all such merchandise contained within the premises at time of loss, or (2) the coinsurance limit stated in the additional declarations, whichever is less.



CONDITIONS APPLICABLE ONLY
TO SECTION III – CRIME

SAFECO INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA

- A. Ownership of Property; Interests Covered** The insured property may be owned by the insured, or held by the insured in any capacity whether or not the insured is liable for the loss thereof, or may be property as respects which the insured is legally liable; provided, the insurance applies only to the interest of the insured in such property, including the insured's liability to others, and does not apply to the interest of any other person or organization in any of said property unless included in the insured's proof of loss.
- B. Joint Insured** If more than one insured is named in the declarations, the insured first named shall act for every insured for all purposes of this policy. Knowledge possessed or discovery made by any insured shall constitute knowledge possessed or discovery made by every insured.
- C. Books and Records** The insured shall keep records of all the insured property in such manner that the company can accurately determine therefrom the amount of loss.
- D. Limits of Liability; Settlement Options** The limit of the company's liability for loss shall not exceed the applicable limit of insurance stated in the declarations, nor what it would cost at the time of loss to repair or replace the property with other of like kind and quality, nor as respects securities the actual cash value thereof at the close of business on the business day next preceding the day on which the loss was discovered, nor as respects other property the actual cash value thereof at the time of loss; provided, however, the actual cash value of such other property held by the insured as a pledge, or as collateral for an advance or a loan, shall be deemed not to exceed the value of the property as determined and recorded by the insured when making the advance or loan, nor, in the absence of such record, the unpaid portion of the advance or loan plus accrued interest thereon at legal rates.

The applicable limit of insurance stated in the declarations is the total limit of the company's liability with respect to all loss of property of one or more persons or organizations arising out of any one occurrence. All loss incidental to an actual or attempted fraudulent, dishonest or criminal act or series of related acts at the premises, whether committed by one or more persons, shall be deemed to arise out of one occurrence.

The company may pay for the loss in money or may repair or replace the property and may settle any claim for loss of property either with the insured or the owner thereof. Any property so paid for or replaced shall become the property of the company. Any property

recovered after settlement of a loss shall be applied first to the expense of the parties in making such recovery, with any balance applied as if the recovery had been made prior to said settlement, and loss readjusted accordingly. The insured or the company, upon recovery of any such property, shall give notice thereof as soon as practicable to the other.

- E. Insured's Duties When Loss Occurs** Upon knowledge or discovery of loss or of an occurrence which may give rise to a claim for loss, the insured shall: (a) give notice thereof as soon as practicable to the company or any of its authorized agents and also to the police if the loss is due to a violation of law, (b) file detailed proof of loss, duly sworn to, with the company within four months after the discovery of loss.

Upon the company's request, the insured and every claimant hereunder shall submit to examination by the company, subscribe the same, under oath if required, and produce for the company's examination all pertinent records, all at such reasonable times and places as the company shall designate, and shall cooperate with the company in all matters pertaining to loss or claims with respect thereto.

- F. Other Insurance** If there is any other valid and collectible insurance which would apply in the absence of this policy, the insurance under this policy shall apply only as excess insurance over such other insurance; provided, the insurance shall not apply (a) to property which is separately described and enumerated and specifically insured in whole or in part by any other insurance; or (b) to property otherwise insured unless such property is owned by the insured or as respects which the insured is legally liable.

- G. Appraisal** If the insured and the company fail to agree as to the amount of loss, each shall, on the written demand of either, made within sixty days after receipt of proof of loss by the company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen days to agree upon such umpire, then, on the request of the insured or the company, such umpire shall be selected by a judge of a court of record in the county and state in which such appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at time of loss and the amount of the loss, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The insured and the company

(continued on reverse side)

shall each pay its chosen appraiser and shall bear equally the expenses of the umpire and the other expenses of appraisal.

The company shall not be held to have waived any of its rights by any act relating to appraisal.

H. Action Against Company. No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this policy, nor until ninety days after the required proofs of loss have been filed with the company.

I. Cancellation: This policy may be canceled by the **named insured** by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the **named insured** at the address shown in

this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

If the **named insured** cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.



SECTION IV—AUTO

CP 646638-A

Policy Number

ADDITIONAL DECLARATION—BUSINESS AUTO POLICY

ITEM ONE

YOUR NAME, ADDRESS, BUSINESS, AND THE POLICY PERIOD IS THE SAME AS SHOWN ON THE POLICY DECLARATIONS PAGE.

GARAGED IN: PORTLAND, OREGON 97231 (City and State)

ITEM TWO

SCHEDULE OF COVERAGES AND COVERED AUTOS

This policy provides only those coverages where a symbol is shown in the covered autos column below. Each of these coverages will apply only to those autos shown as covered autos. Autos are shown as covered autos for a particular coverage by the entry of one or more of the symbols from ITEM THREE next to the name of the coverage.

COVERAGES	COVERED AUTOS	LIMIT		
		THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS		
LIABILITY INSURANCE	1	BODILY INJURY \$ <u>300</u> ,000 each person	PROPERTY DAMAGE \$ <u>100</u> ,000 each accident	SINGLE LIMITS \$ _____,000 each accident
		\$ <u>300</u> ,000 each accident		
PERSONAL INJURY PROTECTION (or equivalent No-fault coverage)	5	SEPARATELY STATED IN EACH P.I.P. ENDORSEMENT MINUS \$ <u>NIL</u> Ded. APPLICABLE TO THE NAMED INSURED AND RELATIVES ONLY		
*ADDED PERSONAL INJURY PROTECTION (or equivalent added No-fault coverage)		SEPARATELY STATED IN EACH ADDED P.I.P. ENDORSEMENT		
PROPERTY PROTECTION INSURANCE		SEPARATELY STATED IN THE P.P.I. ENDORSEMENT MINUS \$ _____ Ded. FOR EACH ACCIDENT		
AUTO. MEDICAL PAYMENTS INSURANCE		\$ _____ EACH PERSON		
UNINSURED MOTORISTS INSURANCE	6	BODILY INJURY \$ <u>15</u> ,000 each person	*PROPERTY DAMAGE \$ _____,000 each accident	SINGLE LIMITS \$ _____,000 each accident
		\$ <u>30</u> ,000 each accident		\$ _____
PHYSICAL DAMAGE INSURANCE COMPREHENSIVE COVERAGE	2	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS MINUS \$ <u>50</u> . Ded. FOR EACH COVERED AUTO. FOR ALL LOSS EXCEPT FIRE OR LIGHTNING		
PHYSICAL DAMAGE INSURANCE SPECIFIED PERILS COVERAGE	2	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS MINUS \$25 Ded. FOR EACH COVERED AUTO. FOR LOSS CAUSED BY MISCHIEF OR VANDALISM		
PHYSICAL DAMAGE INSURANCE COLLISION COVERAGE	2	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS MINUS \$ <u>1,000</u> Ded. FOR EACH COVERED AUTO.		
PHYSICAL DAMAGE INSURANCE TOWING AND LABOR		\$25 for each disablement of a private passenger auto		

FORMS AND ENDORSEMENTS CONTAINED IN THIS POLICY AT ITS INCEPTION

A 2173A, A 1532, A 2041, A 2073, A 2038, A 2000,
 A 2173B, A 2050, A 2005, A 2097, A 2174, A 2036,
 A 2054, A 2051, C 31

The estimated total premium for this policy is based on the exposures you told us you would have when this policy began.

*** will compute your final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and you be billed for the balance, if any. If the estimated total premium exceeds the final premium due you will get a refund. To determine your final premium due we may examine your records at any time during the period of coverage and up to three years afterward. If this policy is issued for more than one year, the premium shall be computed annually based on our rates or premiums in effect at the beginning of each year of the policy.

*where applicable

SCHEDULE: A

DECLARATIONS

ITEMS 1 & 2

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ITEM THREE

DESCRIPTION OF COVERED AUTO DESIGNATION SYMBOLS

Policy Number

SYMBOL	DESCRIPTION
1 =	ANY AUTO.
2 =	OWNED AUTOS ONLY. Only those autos you own (and for liability coverage any trailers you don't own while attached to power units you own). This includes those autos whose ownership you acquire after the policy begins.
3 =	OWNED PRIVATE PASSENGER AUTOS ONLY. Only the private passenger autos you own. This includes those private passenger autos whose ownership you acquire after the policy begins.
4 =	OWNED AUTOS OTHER THAN PRIVATE PASSENGER AUTOS ONLY. Only those autos you own which are not of the private passenger type (and for liability coverage any trailers you don't own while attached to power units you own). This includes those autos, not of the private passenger type, whose ownership you acquire after the policy begins.
5 =	OWNED AUTOS SUBJECT TO NO-FAULT. Only those autos you own which are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those autos whose ownership you acquire after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.

SYMBOL	DESCRIPTION
6 =	OWNED AUTOS SUBJECT TO A COMPULSORY UNINSURED MOTORISTS LAW. Only those autos you own which, because of the law in the state where they are licensed or principally garaged, are required to have and cannot reject uninsured motorists insurance. This includes those autos whose ownership you acquire after the policy begins provided they are subject to the same state uninsured motorists requirement.
7 =	SPECIFICALLY DESCRIBED AUTOS. Only those autos described in ITEM FOUR for which a premium charge is shown (and for liability coverage any trailers you don't own while attached to any power unit described in ITEM FOUR).
8 =	HIRED AUTOS ONLY. Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent, or borrow from any of your employees or members of their households.
9 =	NONOWNED AUTOS ONLY. Only those autos you do not own, lease, hire or borrow which are used in connection with your business. This includes autos owned by your employees or members of their households but only while used in your business or your personal affairs.
10 =	

ITEM FOUR

SCHEDULE OF COVERED AUTOS YOU OWN

Covered Auto No.	DESCRIPTION		Territory	GARAGING LOCATION										
	Year Model: Trade Name; Body Type Serial Number (S) Vehicle Identification Number (VIN)		If other show below	Town & State Where the Covered Auto will be principally garaged if other than stated in ITEM ONE										
1	SEE ATTACHED FLEET SCHEDULE													
2														
3														
4														
5														
Covered Auto No.	CLASSIFICATION				EXCEPT FOR Towing all physical damage loss is payable to you and the loss payee named below as interests may appear at the time of the loss									
	Size GVW, GCW or Vehicle Seating Capacity	Cost New/Symbol	Age Group	Class Code										
1														
2														
3														
4														
5														
Covered Auto No.	COVERAGES—PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead)													
	PREMIUMS						Comprehensive Spec Perils Limit (If Stated Amt)	COMPREHENSIVE		Spec. Perils Prem.	COLLISION		Towing & Labor	Total Premium
	Liab.	P.I.P.	Added P.I.P.	P.P.I.	Med.	U.M.		Ded.	Prem.		Ded.	Premium		
1	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
2														
3														
4														
5														
Covered Auto No.	ADDITIONAL COVERAGES ADDED BY ENDORSEMENT (Coverage is afforded for each covered auto for which a premium entry is shown)													
	Limited Spec. Perils		COVERAGES											
	Fire, Theft, Windstorm Limit		<input type="checkbox"/> Fire <input type="checkbox"/> Windstorm <input type="checkbox"/> Theft	Limit Specified Perils										
1	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	Additional Coverage Premium is Included in the Total Premium Column Above	
2														
3														
4														
5														

DECLARATIONS

Policy Number

ITEM FIVE

SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS.

* of hire means the total amount you incur for the hire of autos you don't own (not including autos you borrow or rent from your employees or their family members).

of hire does not include charges for services performed by motor carriers of property or passengers.

Absence of a deductible entry in any column below means that the deductible entry in the corresponding **ITEM TWO** column applies instead.

[illegible]

PHYSICAL DAMAGE INSURANCE for covered autos you hire or borrow is excess unless indicated below by "☒".

☐ If this box is checked, PHYSICAL DAMAGE INSURANCE applies on a direct primary basis and for purposes of the condition entitled OTHER INSURANCE, any covered auto you hire or borrow is deemed to be a covered auto you own.

ITEM SIX

SCHEDULE FOR EMPLOYERS' NON-OWNERSHIP LIABILITY—Covered Autos Borrowed from **your** Employees or members of their households.

Rating Basis—Number of Employees	
Estimated Number of Employees	Liability Premium
217	\$144.

ITEM SEVEN

SCHEDULE FOR GROSS RECEIPTS OR MILEAGE BASIS—LIABILITY INSURANCE—PUBLIC AUTO OR LEASING RENTAL CONCERNS

Estimated Yearly	RATES		PREMIUMS	
	<input type="checkbox"/> Per \$100 of Gross Receipts <input type="checkbox"/> Per Mile			
<input type="checkbox"/> Gross Receipts <input type="checkbox"/> Mileage	LIABILITY INSURANCE	AUTO MEDICAL PAYMENTS	LIABILITY INSURANCE	AUTO MEDICAL PAYMENTS
	TOTAL PREMIUMS			
	MINIMUM PREMIUMS			

When used as a premium basis:

FOR PUBLIC AUTOS

Gross Receipts means the total amount to which you are entitled for transporting passengers, mail or merchandise during the policy period regardless of whether you or any other carrier originate the transportation. Gross Receipts does not include:

- A. Amounts **you** pay to railroads, steamship lines; airlines and other motor carriers operating under their own ICC or PUC permits.
- B. Advertising Revenue.
- C. Taxes which **you** collect as a separate item and remit directly to a governmental division.
- D. C.O.D. collections for cost of mail or merchandise including collection fees.

Mileage means the total live and dead mileage of all revenue producing units operated during the policy period.

FOR RENTAL OR LEASING CONCERNS

Gross receipts means the total amount to which you are entitled for the leasing or rental of autos during the policy period and includes taxes except those taxes which you collect as a separate item and remit directly to a governmental division.

Mileage means the total of all live and dead mileage developed by all the autos you leased or rented to others during the policy period.

EIGHT

COVERAGE ADDED BY ENDORSEMENT ON A PER POLICY BASIS (Coverage applies where a premium is indicated)

Coverage					
Premium		\$	\$	\$	\$

DECLARATIONS



SUPPLEMENTAL FLEET SCHEDULE

CP

338-A

POLICY N.

SER

COVERAGES - PREMIUMS, LIMITS AND DEDUCTIBLES

(Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding Item Two column applies instead.)

Coverages - Added by Endorsement on per car basis, indicate by a, premium entry.

Covered Auto No.	SCHEDULE OF AUTOS YOU OWN: Yr., Trade Name, Body Type, Serial No. GVW or GCW, Cost new, age group, Garaging Location, other than in Item One.	Terr. 001 If Other Indicate	Premium					Stated Amount Limit	Comprehensive		Spec. Perils Prem.	Collision		Towing and Labor Prem.			Total Premium
			Liab.	P.I.P.		Med.	U.M.		Ded.	Premium		Ded.	Premium				
1.	1972 MACK TRACTOR S# 767LST9884 C/N 25,00.-6		\$ 856.	\$	\$	\$	\$ 4.	\$ ACV	\$	\$	\$ 59.	\$	\$ 330.	\$	\$	\$	\$ 1,249.
			CLASS CODE 50499														
2.	1972 TRANSLINER CHIP TRAILER S# TCS643571		76.					ACV			40.		148.				264.
			CLASS CODE 68499														
3.	1975 CHEV. 3/4 T. P/U S# CCV245Z134949 C/N 5,000.-5		428.				4.		NIL	71.		100	197.				700.
			CLASS CODE 03499														
4.	1978 CHEV CAPRICE 1975 CHEV. 4 DR. SDN. S# 1268H5J188619 5-5		354.	11.			2.			65 PREMIUM:		200.	100 \$433.				620 800.
			CLASS CODE 7398														
5.	1977 PETERBILT TRACTOR MDL #359-A19 S# 96561PK C/N 23,679.-3		856.								58		330.				1,249. 58.
			UNLICENSED														
			CLASS CODE 50499														
6.	1968 BEAL TRAILER S# PC541868 C/N 6,500.-6		76.					ACV			18.		73.				167.
			CLASS CODE 68499														

Loss is payable (Covered Auto No.) to you and to the Loss Payee named here, as

interest may appear at the time of loss:

VEH #1: U.S. STATES CREDIT CORP. 9340 SW BEAVERTON-HILLSDALE HWY., SUITE 5 BEAVERTON, OR. 97005 &
MACK FINANCIAL CORPORATION, VEH. #5: GRANTREE LEASING CORP. 2300SW FIRST AVE., PORTLAND, OR. 97201

Page 1 of 2

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL INJURY PROTECTION ENDORSEMENT (OREGON)

The Company agrees with the **named insured**, subject to all of the provisions of this endorsement and to all of the provisions of the policy except as modified herein, as follows:

The insurance for **medical and hospital expenses** shall be subject to a deductible of \$ **NIL** applicable to:

- ☐ each **named insured**
- ☐ each **named insured** and each **relative**
- ☐ the **named insured** or **relative** named herein

SECTION I

**PERSONAL INJURY
PROTECTION
COVERAGE**

The Company will pay Personal Injury Protection benefits for:

- (a) **medical and hospital expenses**,
(b) **income continuation expenses**,
(c) **loss of services expenses** and
(d) **funeral expenses**

incurred with respect to **bodily injury** sustained by an **injured person** and caused by an accident arising out of the ownership, maintenance or use of a **motor vehicle** as a **motor vehicle**.

EXCLUSIONS

This insurance does not apply:

- (a) to **bodily injury** sustained by any person
(1) who intentionally causes injury to himself; or
(2) while participating in any prearranged or organized racing or speed contest or in practice or preparation for any such contest;
- (b) to **income continuation expenses** and **loss of services expenses** with respect to **bodily injury** sustained by any **pedestrian**, other than the **named insured** or any **relative**, in an accident which occurs outside the State of Oregon;
- (c) to **bodily injury** due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;
- (d) to **bodily injury** resulting from the radioactive, toxic, explosive or other hazardous properties of nuclear material;
- (e) to **bodily injury** sustained by the **named insured** or any **relative** while **occupying** any **motor vehicle** owned by the **named insured** or furnished for the **named insured's**

(continued on reverse side)

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Bruce Maines
BRUCE MAINES, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE <i>(at the hour of day stated in the policy)</i>				\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP. DATE	MPP ACCT NUMBER						
ENDORSEMENT NUMBER	TYPING DATE						
SERVICE OFFICE							

S - SAFECO INSURANCE COMPANY OF AMERICA
G - GENERAL INSURANCE COMPANY OF AMERICA
F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA
(Policy or Bond is issued by the company designated by initial) ☐

TOTAL \$ GROSS

MARSH & MUEHLBACH, INCORPORATED

HALHRENS
AUTHORIZED REPRESENTATIVE

- regular use and not insured for personal injury protection benefits;
- (f) to **bodily injury** sustained by a **relative** while **occupying** any **motor vehicle** owned by such **relative** or furnished for the **relative's** regular use and not insured for personal injury protection benefits.

DEFINITIONS

When used in reference to this insurance:

"motor vehicle" means a self-propelled land motor vehicle or trailer other than (1) a farm type tractor or other self-propelled equipment designed for use principally off public roads, while not upon public roads, (2) a vehicle operated on rails or crawler-treads, or (3) a vehicle located for use as a residence or premises;

"bodily injury" means bodily injury, sickness or disease, including death at any time resulting therefrom;

"funeral expenses" means reasonable and necessary expenses for professional funeral services incurred within one year after the date of the accident;

"income continuation expenses" means 70% of the **injured person's** loss of income from work during a period of disability caused by **bodily injury** sustained by such person in the accident; provided that,

- (1) such person was usually engaged in a remunerative occupation at the time of the accident,
- (2) the period of such disability continues for at least 14 consecutive days, and
- (3) **income continuation expenses** shall include only expenses for loss of income incurred from the date such disability commenced to the date on which such person is able to return to his usual occupation or upon the expiration of not more than 52 weeks from the commencement of such disability, whichever occurs first;

"injured person" means

- (a) the **named insured** or any **relative** who sustains **bodily injury** while **occupying**, or while a **pedestrian** through being struck by, a **motor vehicle**;
- (b) any other person, who sustains **bodily injury** while **occupying** or using the **insured motor vehicle**, with the permission of the **named insured**, or while a **pedestrian**, through being struck by the **insured motor vehicle**;

"insured motor vehicle" means a **private passenger motor vehicle** of which the **named insured** is the owner, to which the **bodily injury** liability insurance of the policy applies and for which a specific premium is charged;

"loss of services expenses" means expenses reasonably incurred during a period of disability caused by **bodily injury** sustained by an **injured person** in the accident for essential services in lieu of those such person would have performed without income; provided that,

- (1) such person was not usually engaged in a remunerative occupation at the time of the accident,
- (2) the period of such disability continues for at least 14 consecutive days, and
- (3) **loss of services expenses** shall include only expenses for such services actually rendered from the date such disability commenced to the date on which such person is reasonably able to perform such services or upon the expiration of not more than 52 weeks from the commencement of such disability, whichever occurs first;

"medical and hospital expenses" means all reasonable and necessary expenses incurred within one year from the date of the accident for medical, hospital, dental, surgical, ambulance and prosthetic services;

"named insured" means the person named in Item 1 of the declarations of the policy;

"occupying" means in or upon or entering into or alighting from;

"pedestrian" means any person not **occupying** a self-propelled vehicle;

"private passenger motor vehicle" means a four-wheel passenger or station wagon type **motor vehicle** not used as a public or livery conveyance and includes any other four-wheel **motor vehicle** of the utility, pick-up body, sedan delivery or panel truck type not used for wholesale or retail delivery other than farming, a self-propelled mobile home and a farm truck;

"relative" means a spouse and any other person related to the **named insured** by blood, marriage or adoption (including a ward or foster child) who is a resident of the same household as the **named insured**.

LIMITS OF LIABILITY

Regardless of the number of persons or organizations insured, policies or bonds applicable, claims made or **insured motor vehicles** to which this insurance applies, the Company's liability for personal injury protection benefits with respect to **bodily injury** sustained by any one **injured person** in any one **motor vehicle** accident is limited as follows:

1. The total amount payable shall not exceed the sum of
 - (a) \$5,000 for **medical and hospital expenses**; provided that, with respect to each **injured person** to whom a deductible amount applies as shown in the schedule of this endorsement, such amount shall be deducted from the total amount of all sums otherwise payable by the Company for such expenses;
 - (b) \$750 per month for **income continuation expenses**;
 - (c) \$18 per day for **loss of services expenses**; and
 - (d) \$1,000 for **funeral expenses**.
2. Any amount payable under the terms of this insurance shall be reduced by the amount paid or payable to or on behalf of an **injured person** under any workmen's compensation or any other similar medical or disability benefits law.
3. Any payments made by the Company under this insurance to a **named insured** or a **relative** shall be applied in reduction of the amount of damages which, because of **bodily injury** sustained in the same accident, the **injured person** may be entitled to recover from the Company for protection against uninsured motorists insurance.

POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period, within the United States of America, its territories or possessions, or Canada.

CONDITIONS

This insurance is subject to the following additional Conditions:

1. **Notice.**
 - (a) In the event of an accident, written notice containing particulars sufficient to identify the **injured persons**, and also reasonably obtainable information respecting the time, place and circumstances of the accident shall be given by or on behalf of each **injured person** to the Company or any of its authorized agents as soon as practicable. If any **injured person** or his legal representative shall institute legal action to recover damages for **bodily injury** against a person or organization who is or may be liable in tort therefor, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded as soon as practicable to the Company by such **injured person** or his legal representative.
 - (b) Any **injured person** who has received benefits and who makes a claim or institutes legal action against any person or organization legally responsible for the **bodily injury** shall give notice of such claim or action to the Company by personal service or by registered or certified mail.
2. **Action Against Company.** No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this endorsement.
3. **Medical Reports; Proof of Claim.** As soon as practicable the **injured person** or someone on his behalf shall give to the Company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries and treatment received and contemplated, and such other information as may assist the Company in determining the amount due and payable. The **injured person** shall submit to physical examinations by physicians selected by the Company at the expense of the Company when and as often as the Company may reasonably require.

The **injured person**, or in the event of his incapacity or death his legal representative, shall upon each request from the Company execute authorization to enable the Company to obtain medical reports, copies of records and information with respect to loss of income. The Company may require that the **injured person**, as a condition for

receiving **income continuation expenses**, cooperate in furnishing the Company reasonable medical proof of his inability to work.

4. **Reimbursement and Trust Agreement.** In the event of payment to any person of any benefits under this endorsement:
 - (a) The Company shall be entitled to reimbursement or subrogation in accordance with the provisions of ORS 743.825, ORS 743.830 or Section 8 of Chapter 784 Laws 1975.
 - (b) The Company is entitled to the proceeds of any settlement or judgment that may result from the exercise of any rights of recovery of the **injured person** against any person or organization legally responsible for the accident, to the extent benefits were paid, less the Company's share of expenses, costs and attorney fees incurred by the **injured person** in connection with such recovery.
 - (c) The **injured person** shall hold in trust for the benefit of the Company all his rights of recovery to the extent of benefits furnished.
 - (d) The **injured person** shall do whatever is proper to secure and shall do nothing after loss to prejudice such rights;
 - (e) If requested in writing by the Company, the **injured person** shall take, through any representative, not in conflict in interest with him designated by the Company, such action as may be necessary or appropriate to recover such benefits furnished as damages from the person or organization legally responsible, such action to be taken in the name of the **injured person** but only to the extent of benefits furnished by the Company. In the event of recovery the Company shall also be reimbursed out of such recovery for the **injured person's** share of expenses, costs and attorney's fees incurred by the Company in connection with the recovery;
 - (f) The **injured person** shall execute and deliver to the Company such instruments and papers as may be appropriate to secure the rights and obligations of the **injured person** and the Company as established by this provision;
5. **Arbitration.** If any person making claim and the Company do not agree as to the amount payable hereunder, then each party shall, upon the written demand of either, select a competent and disinterested arbitrator. The two arbitrators so named shall select a third arbitrator, or if unable to agree thereon within 30 days then, upon the request of such person or the Company, such third arbitrator shall be selected by a judge of a court of record in the County and State in which such arbitration is pending. The arbitrators shall then hear and determine the question or questions so in dispute, and the decision in writing of any two arbitrators shall be binding upon the person and the Company, each of whom shall pay his or its chosen arbitrator and shall bear equally the expense of the third arbitrator and all other expenses of the arbitration, provided that attorney fees and fees paid to medical or other expert witnesses are not deemed to be expenses of arbitration but are to be borne by the party incurring them. Unless the parties otherwise agree the arbitration shall be conducted in the County and State in which the person resides and in accordance with the usual rules governing procedure and admission of evidence in courts of law.
6. **Other Insurance.**

The insurance afforded under this endorsement shall be excess for:

 - (a) **bodily injury** sustained by any **pedestrian**, other than the **named insured** or any **relative**, to the extent that amounts are paid or payable to or on behalf of such **pedestrian** under any collateral benefits, including but not limited to insurance benefits under another policy issued by this or any other insurer, governmental benefits, gratuitous benefits or Oregon Personal Injury Protection benefits.
 - (b) **bodily injury** sustained by the **named insured** or any **relative** while **occupying** any **motor vehicle**, other than the **insured motor vehicle**, with respect to which Oregon Personal Injury Protection benefits are in effect.

SECTION II

It is further agreed that any automobile medical payments insurance afforded under the policy shall be excess insurance over any medical expense benefits paid or payable under this or any other automobile insurance policy because of **bodily injury** to an **injured person**.

BUSINESS AUTO POLICY

SAFECO INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA

Home Office: 4333 Brooklyn Ave. N.E., Seattle, Washington 98185 (Each a stock insurance company)

In return for the payment of the premium and subject to all the terms of this policy, **we** agree with **you** as follows:

PART I

WORDS AND PHRASES WITH SPECIAL MEANING — READ THEM CAREFULLY

The following words and phrases have special meaning throughout this policy and appear in **boldface type** when used:

- A. **"You"** and **"your"** mean the person or organization shown as the named insured in ITEM ONE of the declarations.
- B. **"We," "us"** and **"our"** mean the company providing the insurance.
- C. **"Accident"** includes continuous or repeated exposure to the same conditions resulting in **bodily injury** or **property damage** the **insured** neither expected nor intended.
- D. **"Auto"** means a land motor vehicle, trailer or semi-trailer designed for travel on public roads but does not include **mobile equipment**.
- E. **"Bodily injury"** means bodily injury, sickness or disease including death resulting from any of these.
- F. **"Insured"** means any person or organization qualifying as an insured in the WHO IS INSURED section of the applicable insurance. Except with respect to **our** limit of liability, the insurance afforded applies separately to each insured who is seeking coverage or against whom a claim is made or suit is brought.
- G. **"Loss"** means direct and accidental damage or loss.
- H. **"Mobile equipment"** means any of the following type of land vehicles:
 - 1. Specialized equipment such as: Bulldozers; Power shovels; Rollers, graders or scrapers; Farm machinery; Cranes; Street sweepers or other cleaners; Diggers; Forklifts; Pumps; Generators; Air Compressors; Drills; Other similar equipment.
 - 2. Vehicles designed for use principally off public roads.
 - 3. Vehicles maintained solely to provide mobility for such specialized equipment when permanently attached.
 - 4. Vehicles not required to be licensed.
 - 5. Autos maintained for use solely on **your** premises or that part of roads or other accesses that adjoin **your** premises.
- I. **"Property damage"** means damage to or loss of use of tangible property.
- J. **"Trailer"** includes semitrailer.

PART II

WHICH AUTOS ARE COVERED AUTOS

- A. ITEM TWO of the declarations shows the **autos** that are covered **autos** for each of **your** coverages. The numerical symbols explained in ITEM THREE of the declarations describe which **autos** are covered **autos**. The symbols entered next to a coverage designate the only **autos** that are covered **autos**.
- B. **OWNED AUTOS YOU ACQUIRE AFTER THE POLICY BEGINS.**
 - 1. If symbols "1," "2," "3," "4," "5" or 6 are entered next to a coverage in ITEM TWO, then **you** already have coverage for **autos** of the type described until the policy ends.
 - 2. But, if symbol "7" is entered next to a coverage in ITEM TWO, an **auto you** acquire will be a covered **auto** for that coverage only if:
 - a. **We** already insure all **autos** that **you** own for that coverage or it replaces an **auto you** previously owned that had that coverage; and
 - b. **You** tell **us** within 30 days after **you** acquire it that **you** want **us** to insure it for that coverage.
- C. **CERTAIN TRAILERS AND MOBILE EQUIPMENT.**

If the policy provides liability insurance, the following types of vehicles are covered **autos** for liability insurance:

 - 1. **Trailers** with a load capacity of 2,000 pounds or less designed primarily for travel on public roads.
 - 2. **Mobile equipment** while being carried or towed by a covered **auto**.

(continued on reverse side)

PART III

WHERE AND WHEN THIS POLICY COVERS

We cover **accidents** or **losses** which occur during the policy period:

- A. In the United States of America, its territories or possessions, Puerto Rico or Canada; or
 - B. While the covered **auto** is being transported between any of these places.
-

PART IV

LIABILITY INSURANCE

A. WE WILL PAY.

- 1. **We** will pay all sums the **insured** legally must pay as damages because of **bodily injury** or **property damage** to which this insurance applies, caused by an **accident** and resulting from the ownership, maintenance or use of a covered **auto**.
- 2. **We** have the right and duty to defend any suit asking for these damages. However, **we** have no duty to defend suits for **bodily injury** or **property damage** not covered by this policy. **We** may investigate and settle any claim or suit as **we** consider appropriate. **Our** payment of the LIABILITY INSURANCE limit ends **our** duty to defend or settle.

B. WE WILL ALSO PAY.

In addition to **our** limit of liability, **we** will pay for the **insured**:

- 1. Up to \$250 for cost of bail bonds (including bonds for related traffic law violations) required because of an **accident we** cover. **We** do not have to furnish these bonds.
- 2. Premiums on appeal bonds in any suit **we** defend.
- 3. Premiums on bonds to release attachments in a suit **we** defend but only for bonds up to **our** limit of liability.
- 4. All costs taxed to the **insured** in a suit **we** defend.
- 5. All interest accruing after the entry of the judgement in a suit **we** defend. **Our** duty to pay interest ends when **we** pay or tender **our** limit of liability.
- 6. Up to \$50 a day for loss of earnings (but not other income) because of attendance at hearings or trials at **our** request.
- 7. Other reasonable expenses incurred at **our** request.

C. WE WILL NOT COVER — EXCLUSIONS.

This insurance does not apply to:

- 1. Liability assumed under any contract or agreement.
- 2. Any obligation for which the **insured** or his or her insurer may be held liable under any workers' compensation or disability benefits law or under any similar law.
- 3. Any obligation of the **insured** to indemnify another for damages resulting from **bodily injury** to the **insured's** employee.
- 4. **Bodily injury** to any fellow employee of the **insured** arising out of and in the course of his or her employment.
- 5. **Bodily injury** to any employee of the **insured** arising out of and in the course of his or her employment by the **insured**. However, this exclusion does not apply to **bodily injury** to domestic employees not entitled to workers' compensation benefits.
- 6. **Property damage** to property owned or transported by the **insured** or in the **insured's** care, custody or control.
- 7. **Bodily injury** or **property damage** resulting from the loading or property before it has been put in or on the covered **auto** or the unloading of property after it has been taken off or out of the covered **auto**. This exclusion does not apply to loading or unloading by means of a mechanical device that is permanently attached to the covered **auto**.
- 8. **Bodily injury** or **property damage** caused by the dumping, discharge or escape of irritants, pollutants or contaminants. This exclusion does not apply if the discharge is sudden and accidental.

D. WHO IS INSURED.

- 1. **You** are an **insured** for any covered **auto**.
- 2. Anyone else is an **insured** while using with **your** permission a covered **auto you** own, hire or borrow except:
 - a. Someone using a covered **auto you** hire or borrow from one of **your** employees or a member of his or her household.
 - b. Someone using a covered **auto** while he or she is working in a business of selling, servicing, repairing or parking **autos**.
- 3. Anyone liable for the conduct of an **insured** described above is an **insured** but only to the extent of that liability. However, the owner or anyone else from whom **you** hire or

borrow a covered **auto** is an **insured** only if that **auto** is a **trailer** connected to a covered **auto you** own.

E. OUR LIMIT OF LIABILITY.

1. Regardless of the number of covered **autos, insureds**, claims made or vehicles involved in the **accident**, the most **we** will pay for all damages resulting from any one **accident** is the LIABILITY INSURANCE limit shown in the declarations.
2. All **bodily injury** and **property damage** resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one **accident**.

F. OUT OF STATE EXTENSIONS OF COVERAGE.

1. While a covered **auto** is away from the state where it is licensed **we** will:
 - a. Increase this policy's liability limits to meet those specified by a compulsory or financial responsibility law in the jurisdiction where the covered **auto** is being used.
 - b. Provide the minimum amounts and types of other coverages, such as "No-Fault," required of out of state vehicles by the jurisdiction where the covered **auto** is being used.
2. **We** will not pay anyone more than once for the same elements of loss because of these extensions.

PART V

PHYSICAL DAMAGE INSURANCE

A. WE WILL PAY.

1. **We** will pay for **loss** to a covered **auto** or its equipment under:
 - a. **Comprehensive Coverage.** From any cause except the covered **auto's** collision with another object or its overturn.
 - b. **Specified Perils Coverage.** Caused by:
 - (1) Fire or explosion;
 - (2) Theft;
 - (3) Windstorm, hail or earthquake;
 - (4) Flood;
 - (5) Mischief or vandalism;
 - (6) The sinking, burning, collision or derailment of any conveyance transporting the covered **auto**.
 - c. **Collision Coverage.** Caused by the covered **auto's** collision with another object or its overturn.
2. **Towing.**

We will pay up to \$25 for towing and labor costs incurred each time a covered **auto** of the private passenger type is disabled. However, the labor must be performed at the place of disablement.

B. WE WILL ALSO PAY.

We will also pay up to \$10 per day to a maximum of \$300 for transportation expense incurred by **you** because of the total theft of a covered **auto** of the private passenger type. **We** will pay only for those covered **autos** for which **you** carry either Comprehensive or Specified Perils Coverage. **We** will pay for transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered **auto** is returned to use or **we** pay for its **loss**.

C. WE WILL NOT COVER — EXCLUSIONS.

This insurance does not apply to:

1. Wear and tear, freezing, mechanical or electrical breakdown unless caused by other **loss** covered by this policy.
2. Blowouts, punctures or other road damage to tires unless caused by other **loss** covered by this policy.
3. **Loss** caused by declared or undeclared war or insurrection or any of their consequences.
4. **Loss** caused by the explosion of a nuclear weapon or its consequences.
5. **Loss** caused by radioactive contamination.
6. **Loss** to tape decks or other sound reproducing equipment not permanently installed in a covered **auto**.
7. **Loss** to tapes, records or other sound reproducing devices designed for use with sound reproducing equipment.

8. **Loss** to any sound receiving equipment designed for use as a citizens' band radio, two-way mobile radio or telephone or scanning monitor receiver, including its antennas and other accessories.

D. HOW WE WILL PAY FOR LOSSES — THE MOST WE WILL PAY.

1. At **our** option **we** may:
 - a. Pay for, repair or replace damaged or stolen property; or
 - b. Return the stolen property, at **our** expense. **We** will pay for any damage that results to the **auto** from the theft.
2. The most **we** will pay for **loss** is the smaller of the following amounts:
 - a. The actual cash value of the damaged or stolen property at the time of **loss**.
 - b. The cost of repairing or replacing the damaged or stolen property with other of like kind or quality.
3. For each covered **auto**, **our** obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the declarations. Any Comprehensive Coverage deductible shown in the declarations does not apply to **loss** caused by fire or lightning.

E. GLASS BREAKAGE — HITTING A BIRD OR ANIMAL — FALLING OBJECTS OR MISSILES.

We will pay for glass breakage, **loss** caused by hitting a bird or animal or by falling objects or missiles under Comprehensive Coverage if **you** carry Comprehensive Coverage for the damaged covered **auto**.

PART VI

CONDITIONS

The insurance provided by this policy is subject to the following conditions:

A. YOUR DUTIES AFTER ACCIDENT OR LOSS.

1. **You** must promptly notify **us** or **our** agent of any **accident** or **loss**. **You** must tell **us** how, when and where the **accident** or **loss** happened. **You** must assist in obtaining the names and addresses of any injured persons and witnesses.
2. Additionally, **you** and other involved **insureds** must:
 - a. Cooperate with **us** in the investigation, settlement or defense of any claim or suit. No **insured** shall, except at his or her own cost, voluntarily make any payment, assume any obligation or incur any expense.
 - b. Immediately send **us** copies of any notices or legal papers received in connection with the **accident** or **loss**.
 - c. Submit at **our** expense and as often as **we** require to physical examinations by physicians **we** select.
 - d. Authorize **us** to obtain medical reports and other pertinent medical information.
3. Additionally, to recover for **loss** to a covered **auto** or its equipment **you** must do the following:
 - a. Permit **us** to inspect and appraise the damaged property before its repair or disposition.
 - b. Do what is reasonably necessary after **loss** at **our** expense to protect the covered **auto** from further **loss**.
 - c. Submit a proof of **loss** when required by **us**.
 - d. Promptly notify the police if the covered **auto** or any of its equipment is stolen.

B. OTHER INSURANCE.

1. For any covered **auto** **you** own this policy provides primary insurance. For any covered **auto** **you** don't own, the insurance provided by this policy is excess over any other collectible insurance. However, while a covered **auto** which is a **trailer** is connected to another vehicle the liability coverage this policy provides for the **trailer**:
 - a. Is excess while it is connected to a motor vehicle **you** don't own.
 - b. Is primary while it is connected to a covered **auto** **you** own.
2. When two or more policies cover on the same basis, either excess or primary, **we** will pay only **our** share. **Our** share is the proportion that the limit of **our** policy bears to the total of the limits of all the policies covering on the same basis.

C. OUR RIGHT TO RECOVER FROM OTHERS.

If **we** make any payment, **we** are entitled to recover what **we** paid from other parties. Any person to or for whom **we** make payment must transfer to **us** his or her rights of recovery against any other party. This person must do everything necessary to secure these rights and must do nothing that would jeopardize them.

D. CANCELING THIS POLICY DURING THE POLICY PERIOD.

1. **You** may cancel the policy by returning it to **us** or by giving **us** advance notice of the date cancellation is to take effect.
2. **We** may cancel the policy by mailing **you** at least 10 days notice at **your** last address known by **us**. **We** may deliver any notice instead of mailing it. Proof of mailing of any notice will be sufficient proof of notice.
3. The effective date of cancellation stated in the notice shall become the end of the policy period.
4. If this policy is canceled, **you** may be entitled to a premium refund. If so, **we** will send **you** the refund. However, making or offering to make the refund is not a condition of cancellation. If **you** cancel, the refund, if any, will be computed in accordance with the customary short rate procedure. If **we** cancel, the refund, if any, will be computed pro rata.

E. LEGAL ACTION AGAINST US.

No legal action may be brought against **us** until there has been full compliance with all the terms of this policy. In addition, under LIABILITY INSURANCE, no legal action may be brought against **us** until **we** agree in writing that the **insured** has an obligation to pay or until the amount of that obligation has been finally determined by judgment after trial. No person or organization has any right under this policy to bring **us** into any action to determine the liability of the **insured**.

F. INSPECTION.

At **our** option **we** may inspect **your** property and operations at any time. These inspections are for **our** benefit only. By **our** right to inspect or by **our** making any inspection **we** make no representation that **your** property or operations are safe, not harmful to health or comply with any law, rule or regulation.

G. CHANGES.

This policy contains all the agreements between **you** and **us**. Its terms may not be changed or waived except by endorsement issued by **us**. If a change requires a premium adjustment, **we** will adjust the premium as of the effective date of change. If **we** revise this policy form to provide more coverage without additional premium charge **your** policy will automatically provide the additional coverage as of the day the revision is effective in **your** state.

H. TRANSFER OF YOUR INTEREST IN THIS POLICY.

Your rights and duties under this policy may not be assigned without **our** written consent.

I. NO BENEFIT TO BAILEE — PHYSICAL DAMAGE INSURANCE ONLY.

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this policy.

J. BANKRUPTCY.

Bankruptcy or insolvency of the **insured** shall not relieve **us** of any obligations under this policy.

K. APPRAISAL FOR PHYSICAL DAMAGE LOSSES.

1. If **you** and **we** fail to agree as to the amount of **loss** either may demand an appraisal of the **loss**. In such event, **you** and **we** shall each select a competent appraiser, and the appraisers shall select a competent and disinterested umpire. The appraisers shall state separately the actual cash value and the amount of **loss**, and, failing to agree, shall submit their differences to the umpire. An award in writing of any two shall determine the amount of **loss**. **You** and **we** shall each pay the chosen appraiser and shall bear equally the other expenses of the appraisal and umpire.
2. **We** shall not be held to have waived any of **our** rights by any act relating to appraisal.

This policy has been signed for the company by its president and secretary and shall not be valid unless countersigned by an authorized representative of the company.


W. D. HAMMERSLA, SECRETARY


BRUCE MAINES, PRESIDENT



SAFECO

SUPPLEMENTAL FLEET SCHEDULE

CP 6638-A
POLICY N JER

COVERAGES - PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding item Two column applies instead.)

Coverages - Added by Endorsement on per car basis, indicate by a, premium entry.

Covered Auto No.	SCHEDULE OF AUTOS YOU OWN: Yr., Trade Name, Body Type, Serial No. GVW or GCW, Cost new, age group, Garaging Location, other than in Item One.	Terr. 001 If Other Indicate	Premium					Stated Amount Limit	Comprehensive		Spec. Perils Prem.	Collision		Towing and Labor Prem.			Total Premium
			Liab.	P.I.P.		Med.	U.M.		Ded.	Premium		Ded.	Premium				
7.	1965 PEERLESS TRAILER S# 655168 C/N 17,000.-6		\$ 76.	\$	\$	\$	\$	\$ ACV	\$	\$	\$ 40.	\$	\$ 148.	\$	\$	\$	\$ 264.
			CLASS CODE 68499														
8.	1969 PEERLESS TRLR. S# 699240 C/N 70,000.-6		76.					ACV			40.		148.				264.
			CLASS CODE 68499														
9.	1969 KENWORTH TRACTOR S# 114373 C/N 15,000.-6		856.				4.	ACV			33.		242.				1,135.
			CLASS CODE 50499														
10.	1979 MACK TRUCK S# RWL766LST43373 C/N 55,000.-1		841.				4.	ACV			213		552.				1,610.
			CLASS CODE 40499														
			CLASS CODE														
			CLASS CODE														

Loss is payable (Covered Auto No.) to you and to the Loss Payee named here, as

interest may appear at the time of loss:

VEH #10: MACK FINANCIAL CORPORATION, 5411 NORTH LAGOON ST., PORTLAND, OR. 97217

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES IN POLICY — HANDLING OF PROPERTY

LIABILITY INSURANCE is changed as follows:

- A. The exclusion relating to loading or unloading of property does not apply. The following two exclusions apply instead:

This insurance does not apply to:

Bodily injury or property damage resulting from the handling of property:

- a. Before it is moved from the place where it is accepted by the **insured** for movement into or onto the covered **auto**, or
- b. After it is moved from the covered **auto** to the place where it is finally delivered by the **insured**.

Bodily injury or property damage resulting from the movement of property by a mechanical device (other than a hand truck) not attached to the covered **auto**.

- B. WHO IS INSURED is changed to read:

D. WHO IS INSURED

1. **You** are an **insured** for any covered **auto**.
2. Anyone else is an **insured** while using with **your** permission a covered **auto you** own, hire or borrow except:
 - a. Someone using a covered **auto you** hire or borrow from one of **your** employees or a member of his or her household.
 - b. Someone using a covered **auto** while he or she is working in a business of selling, servicing, repairing or parking **autos**.
 - c. Anyone other than **your** employees, a lessee or borrower or any of their employees, while moving property to or from a covered **auto**.
3. Anyone is an **insured** for his or her liability because of acts or omissions of an **insured** described above. However, the owner of or anyone else from whom **you** hire or borrow a covered **auto** is an **insured** only if that **auto** is a **trailer** connected to a covered **auto you** own.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (Broad Form)

It is agreed that:

A. The policy does not apply:

1. Under any Liability Coverage, to **bodily injury** or **property damage**
 - a. with respect to which an **insured** under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an **insured** under any such policy but for its termination upon exhaustion of its limit of liability; or
 - b. resulting from the **hazardous properties of nuclear material** and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
2. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to **bodily injury** resulting from the **hazardous properties of nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.
3. Under any Liability Coverage, to **bodily injury** or **property damage** resulting from the **hazardous properties of nuclear material**, if
 - a. the **nuclear material** (1) is at any **nuclear facility** owned by, or operated by or on behalf of, an **insured** or (2) has been discharged or dispersed therefrom;
 - b. the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
 - c. the **bodily injury** or **property damage** arises out of the furnishing by an **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion c applies only to **property damage** to such **nuclear facility** and any property thereat.

B. As used in this endorsement:

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means **source material**, **special nuclear material** or **byproduct material**;

(continued on reverse side)

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Bruce Maines
BRUCE MAINES, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEARNED S/R/P FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)			\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP DATE	MPP ACCT NUMBER						
ENDORSEMENT NUMBER	TYPING DATE						
SERVICE OFFICE							
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)				TOTALS GROSS MARCH & McLENNAN, INCORPORATE <i>At A Stevens</i> AUTHORIZED REPRESENTATIVE			

"source material," "special nuclear material," and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**;

"waste" means any waste material (a) containing **byproduct material** and (b) resulting from the operation by any person or organization of any **nuclear facility** included within the definition of **nuclear facility** under paragraph 1 or 2 thereof;

"nuclear facility" means

1. any **nuclear reactor**,
2. any equipment or device designed or used for (a) separating the isotopes of uranium or plutonium, (b) processing or utilizing **spent fuel**, or (c) handling, processing or packaging **waste**,
3. any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
4. any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"property damage" includes all forms of radioactive contamination of property.

THIS FORM CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPLIT LIABILITY LIMITS

OUR LIMIT OF LIABILITY is changed to read:

- A. Regardless of the number of covered **autos, insureds** claims made or vehicles involved in the **accident, our** limit of liability is as follows:
1. The most **we** will pay for all damages resulting from **bodily injury** to any one person caused by any one **accident** is the limit of **Bodily Injury** Liability shown in the declarations for "each person."
 2. Subject to the limit for "each person," the most **we** will pay for all damages resulting from **bodily injury** caused by any one **accident** is the limit of **Bodily Injury** Liability shown in the declarations for "each **accident**."
 3. The most **we** will pay for all damages resulting from **property damage** caused by any one **accident** is the limit of **Property Damage** Liability shown in the declarations.
- B. All **bodily injury** and **property damage** resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one **accident**.

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE <small>(at the hour of day stated in the policy)</small>				\$	\$	\$	\$
POLICY NUMBER							
POLICY EXP. DATE	MPP ACCT. NUMBER						
ENDORSEMENT NUMBER	TYPING DATE						
SERVICE OFFICE							
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy is issued by the company designated by initial) <input type="checkbox"/>							

TOTALS GROSS
MARCH & M. LENNIN, INCORPORATED
H. A. Lennin
 AUTHORIZED REPRESENTATIVE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNINSURED MOTORISTS INSURANCE

A. WORDS AND PHRASES WITH SPECIAL MEANING

In addition to the WORDS AND PHRASES WITH SPECIAL MEANING in the policy, the following words and phrases have special meaning for UNINSURED MOTORISTS INSURANCE:

1. **"Family member"** means a person related to **you** by blood, marriage or adoption who is a resident of **your** household, including a ward or foster child.
2. **"Occupying"** means in, upon, getting in, on, out or off.
3. **"Uninsured motor vehicle"** means a land motor vehicle or trailer:
 - a. For which no liability bond or policy at the time of an **accident** provides at least the amounts required by the applicable law where a covered **auto** is principally garaged, or
 - b. For which the sum of all liability bonds or policies at the time of an **accident** provides at least the amounts required by the applicable law where a covered **auto** is principally garaged but their limits are less than the limit of this insurance, or
 - c. For which an insuring or bonding company denies coverage or is or becomes insolvent, or
 - d. Which is a hit-and-run vehicle and neither the driver nor owner can be identified. The vehicle must hit an **insured**, a covered **auto** or a vehicle an **insured** is **occupying**.

However, "uninsured motor vehicle" does not include any vehicle:

- a. Owned or operated by a self-insurer under any applicable motor vehicle law.
- b. Owned by a governmental unit or agency.
- c. Designed for use mainly off public roads while not on public roads.

B. WE WILL PAY

1. **We** will pay all sums the **insured** is legally entitled to recover as damages from the owner or driver of an **uninsured motor vehicle**. The damages must result from **bodily injury** sustained by the **insured** caused by an **accident**. The owner's or driver's liability for these damages must result from the ownership, maintenance or use of the **uninsured motor vehicle**.
2. If this insurance provides a limit in excess of the amounts required by the applicable law where a covered **auto** is principally garaged, **we** will pay only after all liability bonds or policies have been exhausted by judgments or payments.
3. Any judgment for damages arising out of a suit brought without **our** written consent is not binding on **us**.

(continued on reverse side)

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla

W. D. HAMMERSLA, SECRETARY

Bruce Maines

BRUCE MAINES, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE (at the hour of day stated in the policy)				\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP. DATE							
ENDORSEMENT NUMBER							
SERVICE OFFICE							
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)				TOTALS GROSS MARCH & MCLENNAN, INCORPORATED <i>H A Stevens</i> AUTHORIZED REPRESENTATIVE			

C. WE WILL NOT COVER — EXCLUSIONS

This insurance does not apply to:

1. Any claim settled without **our** consent.
2. The direct or indirect benefit of any insurer or self-insurer under any workers' compensation, disability benefits or similar law.
3. **Bodily injury** sustained by **you** or any **family member** while **occupying** or struck by any vehicle owned by **you** or any **family member** which is not a covered **auto**.
4. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.

D. WHO IS INSURED

1. **You** or any **family member**.
2. Anyone else **occupying** a covered **auto** or a temporary substitute for a covered **auto**. The covered **auto** must be out of service because of its breakdown, repair, servicing, **loss** or destruction.
3. Anyone for damages he is entitled to recover because of **bodily injury** sustained by another **insured**.

E. OUR LIMIT OF LIABILITY

1. Regardless of the number of covered **autos**, **insureds**, claims made or vehicles involved in the **accident**, the most **we** will pay for all damages resulting from any one **accident** is the limit of UNINSURED MOTORISTS INSURANCE shown in the declarations.
2. Any amount payable under this insurance shall be reduced by:
 - a. All sums paid or payable under any workers' compensation, disability benefits or similar law, and
 - b. All sums paid by or for anyone who is legally responsible, including all sums paid under the policy's LIABILITY INSURANCE.
3. Any amount paid under this insurance will reduce any amount an **insured** may be paid under the policy's LIABILITY INSURANCE.

F. CHANGES IN CONDITIONS

The CONDITIONS of the policy are changed for UNINSURED MOTORISTS INSURANCE as follows:

1. The reference in OTHER INSURANCE to "other collectible insurance" applies only to other collectible uninsured motorists insurance.
2. YOUR DUTIES AFTER ACCIDENT OR LOSS is changed by adding the following:
 - a. Promptly notify the police if a hit-and-run driver is involved, and
 - b. Promptly send **us** copies of the legal papers if a suit is brought.
3. OUR RIGHT TO RECOVER FROM OTHERS is changed by adding the following:

If **we** make any payment and the **insured** recovers from another party, the **insured** shall hold the proceeds in trust for **us** and pay **us** back the amount **we** have paid.
4. The following Condition is added:

ARBITRATION

- a. If **we** and an **insured** disagree whether the **insured** is legally entitled to recover damages from the owner or driver of an **uninsured motor vehicle** or do not agree as to the amount of damages, either party may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses it incurs and bear the expenses of the third arbitrator equally.
- b. Unless both parties agree otherwise, arbitration will take place in the county in which the **insured** lives. Local rules of law as to arbitration procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPLIT UNINSURED MOTORISTS LIMITS

Paragraph 1 of OUR LIMIT OF LIABILITY is changed to read:

1. Regardless of the number of covered **autos, insureds**, claims made or vehicles involved in the **accident, our** limit of liability is as follows:
 - a. The most **we** will pay for all damages resulting from **bodily injury** to any one person caused by any one **accident** is the limit shown in the declarations.
 - b. Subject to the limit for "each person," the most **we** will pay for all damages resulting from **bodily injury** caused by any one **accident** is the limit shown in the declarations for "each **accident**."
 - c. If coverage for **property damage** is provided by this insurance, the most **we** will pay for all damages resulting from **property damage** caused by any one **accident** is the limit of **property damage** shown in the declarations for "each **accident**."

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE <small>(at the hour of day stated in the policy)</small>				\$	\$	\$	\$
POLICY NUMBER							
POLICY EXP. DATE							
ENDORSEMENT NUMBER							
SERVICE OFFICE							
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy is issued by the company designated by initial)				TOTALS GROSS			

MARSH & FIELD, INCORPORATED
H. A. Allen
 AUTHORIZED REPRESENTATIVE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES IN UNINSURED MOTORISTS INSURANCE

A. WORDS AND PHRASES WITH SPECIAL MEANING is changed as follows:

"Uninsured motor vehicle" also includes a hit-and-run vehicle which causes **bodily injury** to an **insured** without hitting the **insured**, a covered **auto** or a vehicle the **insured** is **occupying**. However, the facts of the **accident** must be corroborated by competent evidence other than the testimony of a person making a claim under this or any similar insurance.

B. WHO IS INSURED is changed to read as follows:

1. **You** or any **family member**.
2. Anyone else **occupying** a covered **auto** or a temporary substitute for a covered **auto**.
The covered **auto** must be out of service because of its breakdown, repair, servicing **loss** or destruction.
3. Anyone else **occupying** an **auto** you are operating.
4. Anyone for damages he is entitled to recover because of **bodily injury** sustained by another **insured**.

C. ARBITRATION is changed as follows:

We will pay all arbitration costs to an **insured** in excess of \$ 100. Arbitration costs to an **insured** shall not include attorneys' fees or any expenses incurred in producing evidence or witnesses or making transcripts of the arbitration proceedings.

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Bruce Maines
BRUCE MAINES, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)						
POLICY OR BOND NUMBER							
POLICY EXP DATE							
ENDORSEMENT NUMBER							
SERVICE OFFICE							
S - SAFECO INSURANCE COMPANY OF AMERICA G - GENERAL INSURANCE COMPANY OF AMERICA F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)							

TOTALS GROSS

MARSH & MCLENNAN, INCORPORATED
H. A. Jones
AUTHORIZED REPRESENTATIVE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED — LESSOR

Insurance Company **SAFECO INSURANCE COMPANY OF AMERICA**
Policy Number **CP 646638-A**

Effective date **4-23-79** Expiration date **4-23-82**

Named Insured **LINNTON PLYWOOD ASSOCIATION**

Address **10504 N.W. ST. HELENS RD., PORTLAND, OREGON 97231**

Additional Insured (Lessor) **BILL-MAR, INC., BILL WALSH TRUCKING AND
WILLIAM E. WALSH**

2360 N. MARINE DRIVE, PORTLAND, OREGON 97217
Limit of Liability

Coverages	Limit of Liability
Liability	\$ Each Accident
Personal Injury Protection (or equivalent no-fault coverage)	SEE POLICY DECLARATIONS
Comprehensive	\$ ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS, MINUS: \$ For Each Covered Auto
Collision	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS, MINUS: \$ For Each Covered Auto
Specified Perils	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS, MINUS: \$ For Each Covered Auto

A. PHRASE WITH SPECIAL MEANING

In addition to the WORDS AND PHRASES WITH SPECIAL MEANING in the policy, the following phrase has special meaning in this endorsement:

"Leased auto" means an **auto** leased to **you** under a leasing agreement of one year or more, including any substitute or replacement, for which the leasing agreement requires **you** to provide primary insurance for the lessor.

B. For a covered auto which is a leased auto WHO IS INSURED is changed to include as an insured the lessor named in this endorsement. However, the lessor is an insured only for bodily injury or property damage resulting from the acts or omissions of:

- 1. You;**
- 2. Any of your employees or agents;**
- 3. Any person, except the lessor or any employee or agent of the lessor, operating a leased auto with the permission of any of the above.**

C. If we cancel the policy, we will mail notice to the lessor in accordance with CANCELING THIS POLICY DURING THE POLICY PERIOD.

D. Cancellation ends this agreement.

E. The lessor is not liable for payment of your premiums.

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Bruce Maines
BRUCE MAINES, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)			\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP. DATE	MPP ACCT NUMBER						
ENDORSEMENT NUMBER	TYPING DATE						
SERVICE OFFICE							
S - SAFECO INSURANCE COMPANY OF AMERICA G - GENERAL INSURANCE COMPANY OF AMERICA F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)				TOTALS GROSS MARCH & JENSEN, INC., BROKER <i>H. A. Jensen</i> AUTHORIZED REPRESENTATIVE			



This endorsement alters the provisions for:

LEASED AUTOMOBILES - LESSOR'S INTEREST

(Insert the coverage to be amended in the above space)

IT IS AGREED THE AUTOMOBILE(S) DESCRIBED BELOW OR ANY REPLACEMENT THEREOF SHALL BE CONSIDERED AN "OWNED" AUTOMOBILE. IT IS FURTHER AGREED THE FOLLOWING NAMED LESSOR IS INCLUDED AS AN ADDITIONAL INSURED BUT ONLY AS RESPECTS ACTS OR OMISSIONS OF THE NAMED INSURED AND ONLY AS RESPECTS THE "OWNED" AUTOMOBILE; HOWEVER, COVERAGE ONLY APPLIES WHILE AUTOS ARE BEING DRIVEN ON BUSINESS FOR LINNTON PLYWOOD ASSOCIATION.

NAMED LESSOR AND ADDRESS

BILL MAR, INC.
BILL WALSH TRUCKING, & WILLIAM E. WALSH

DESCRIPTION OF AUTOMOBILE(S)

1. 1977 PETERBILT TRACTOR MDL #359-A19 S#96561PK
2. 1969 KENWORTH TRACTOR #114373 EFF 10-24-78
3. 1968 BEAL TRAILER, PCS 41868
4. 1965 PEERLESS TRAILER, #655168
5. 1969 PEERLESS TRAILER, #699240 EFF 6-21-78

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER- AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE <small>(at the hour of day stated in the policy)</small>				\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP. DATE	MPP ACCT NUMBER						
ENDORSEMENT NUMBER	TYPING DATE						
SERVICE OFFICE							
S - SAFECO INSURANCE COMPANY OF AMERICA G - GENERAL INSURANCE COMPANY OF AMERICA F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA <small>(Policy or Bond is issued by the company designated by initial)</small>				TOTALS GROSS			

MARCH & McLENNAN, INCORPORATED
HA Blum
AUTHORIZED REPRESENTATIVE



SAFECO INSURANCE COMPANY
OF AMERICA — AS INSURER

This agreement modifies such insurance as is afforded by the provisions of the policy relating to Automobile Insurance.

It is agreed that SAFECO Insurance Company of America shall replace General Insurance Company of America as the insurer under this policy for all insurance provided for an **automobile** except with respect to the following vehicles owned by an individual **named insured** or rated as if owned by an individual named insured:

1. Private passenger automobiles (including station wagons);
2. Pickups, delivery sedans and panel trucks not customarily used

in the occupation, profession or business of the insured;

3. Self-propelled mobile homes (including pickups, delivery sedans or panel trucks with living quarters permanently attached thereto, whether equipped with single or dual rear wheels) not used in the occupation, profession or business of the insured; or
4. Trailers equipped as living quarters, popularly known as "mobile homes," including camping trailers.

SAFECO Insurance Company of America

Bruce Maines
BRUCE MAINES, PRESIDENT

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

General Insurance Company of America

Bruce Maines
BRUCE MAINES, PRESIDENT

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Bruce Maines
BRUCE MAINES, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)			\$	\$	\$	\$
POLICY OR BOND NUMBER							
POLICY EXP. DATE		MPP ACCT NUMBER					
ENDORSEMENT NUMBER		TYPING DATE					
SERVICE OFFICE							

S = SAFECO INSURANCE COMPANY OF AMERICA
G = GENERAL INSURANCE COMPANY OF AMERICA
F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA
(Policy or Bond is issued by the company designated by initial) ☐

TOTAL \$ GROSS

HA Slewers
AUTHORIZED REPRESENTATIVE



Certificate of Insurance

MARSH & MC LENNAN, INC. 3-170

_____ a company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State or Province, ZIP or Postal Code)

Policy Period:

LINNTON PLYWOOD ASSOCIATION
 10504 N.W. ST. HELENS ROAD
 PORTLAND, OREGON 97231

from APRIL 23, 1979to APRIL 23, 1982
☒ 12:01 A.M. ☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

			Limits of Liability or Amount of Coverage		
Policy Number	Type of Insurance	Coverage	One Person	One Occurrence	Aggregate
	Liability Other Than Automobile	Bodily Injury	\$	\$	\$
		Property Damage		\$	\$
		Combined		\$	
CP 646638-A	Automobile Liability	Bodily Injury	\$ 300,000.	\$ 300,000.	
		Property Damage		\$ 100,000.	
		Combined		\$	
CP 646638-A	PHYSICAL DAMAGE	COMPREHENSIVE ACV/SP. PERILS COLLISION	1,000. DED.		
	Property Insurance		Perils Insured Against		Coins. %
		Building(s)			
		Personal Property Business Interruption			
		Location:			
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.			

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

1. 1977 PETERBILT TRACTOR MDL #349-A19, S#96561PK, 2. 1969 KENWORTH TRACTOR S# 114373
 3. 1968 BEAL TRLR. S# PCS 41868, 4. 1965 PEERLESS TRAILER S# 655168
 5. 1969 PEERLESS TRAILER S# 699240, 6. 1972 MACK TRACTOR S# 767LST9884
 7. 1979 MACK TRUCK S# RML766LST43373

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.

Certificate is issued to: Name and Address

BILL-MAR, INC., BILL WALSH TRUCKING AND
 WILLIAM E. WALSH
 2360 N. MARINE DRIVE
 PORTLAND, OREGON 97217

TEN (10) day prior notice of cancellation to
 certificate holder has been endorsed to policy No.(s):

☐ If an "x" in box - limits of liability have been
 increased only for operations or work described
 above.

Any statement on reverse side is void.

MARSH & MC LENNAN, INC. 3-170

By HA Stevens

SAFECO INSURANCE COMPANY OF AMERICA
 GENERAL INSURANCE COMPANY OF AMERICA
 FIRST NATIONAL INSURANCE COMPANY OF AMERICA

Dated

at TB:RM:5:8 on 3-22-79

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE CLAUSE

- A. **We** will pay **you** and the loss payee named in the policy for **loss** to a covered **auto**, as interest may appear.
- B. The insurance covers the interest of the loss payee unless the **loss** results from fraudulent acts or omissions on **your** part.
- C. **We** may cancel the policy as allowed by CANCELING THIS POLICY DURING THE POLICY PERIOD. Cancellation ends this agreement as to the loss payee's interest. If **we** cancel the policy **we** will mail **you** and the loss payee the same advance notice.
- D. If **we** make any payment to the loss payee, **we** will obtain his rights against any other party.

APPLIES TO: 1977 PETERBILT TRACTOR MDL. #349-A19

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Bruce Maines
BRUCE MAINES, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	LINNTON PLYWOOD ASSOCIATION			COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)						\$	\$	\$	\$
POLICY OR BOND NUMBER	CP 646638-A									
POLICY EXP. DATE	4-23-82	MPP ACCT NUMBER								
ENDORSEMENT NUMBER		TYPING DATE	3-23-79							
SERVICE OFFICE	TB:TL:5:8									
S - SAFECO INSURANCE COMPANY OF AMERICA G - GENERAL INSURANCE COMPANY OF AMERICA F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)				TOTALS GROSS						

MARSH & MC LENNAN, INCORPORATED
H. A. Stevens
AUTHORIZED REPRESENTATIVE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE CLAUSE

- A. **We** will pay **you** and the loss payee named in the policy for **loss** to a covered **auto**, as interest may appear.
- B. The insurance covers the interest of the loss payee unless the **loss** results from fraudulent acts or omissions on **your** part.
- C. **We** may cancel the policy as allowed by CANCELING THIS POLICY DURING THE POLICY PERIOD. Cancellation ends this agreement as to the loss payee's interest. If **we** cancel the policy **we** will mail **you** and the loss payee the same advance notice.
- D. If **we** make any payment to the loss payee, **we** will obtain his rights against any other party.

APPLIES TO: 1972 MACK TRACTOR, S# 767LST9884
1979 MACK TRUCK, S# RWL766LST43373

This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Bruce Maines
BRUCE MAINES, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	COVER AGE	CLASS OR CODE	UNEARNED SR/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM	NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
LININTON PLYWOOD ASSOCIATION				\$	\$	\$	\$
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)						
POLICY OR BOND NUMBER	CP 646638-A						
POLICY EXP DATE	4-23-82	MPP ACCT NUMBER					
ENDORSEMENT NUMBER		TYPING DATE	3-23-79				
SERVICE OFFICE	TB:TL:5:8						
S - SAFECO INSURANCE COMPANY OF AMERICA G - GENERAL INSURANCE COMPANY OF AMERICA F - FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)							

TOTALS GROSS

MARSH & McLENNAN, INCORPORATE
H. A. Stevens
AUTHORIZED REPRESENTATIVE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE CLAUSE

- A. **We** will pay **you** and the loss payee named in the policy for **loss** to a covered **auto**, as interest may appear.
- B. The insurance covers the interest of the loss payee unless the **loss** results from fraudulent acts or omissions on **your** part.
- C. **We** may cancel the policy as allowed by CANCELING THIS POLICY DURING THE POLICY PERIOD. Cancellation ends this agreement as to the loss payee's interest. If **we** cancel the policy **we** will mail **you** and the loss payee the same advance notice.
- D. If **we** make any payment to the loss payee, **we** will obtain his rights against any other party.

APPLIES TO: 1972 MACK TRACTOR, S# 767LST9884

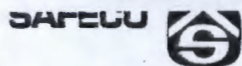
This endorsement is executed by the company stated in the declarations.

W. D. Hammersla
W. D. HAMMERSLA, SECRETARY

Bruce Maines
BRUCE MAINES, PRESIDENT

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	LINNTON PLYWOOD ASSOCIATION			COVER- AGE	CLASS OR CODE	UNEARNED SA/PR FACTOR	OLD (FULL TERM) PREMIUM	RETURN PREMIUM		NEW (FULL TERM) PREMIUM	ADDITIONAL PREMIUM
ENDORSEMENT EFFECTIVE	(at the hour of day stated in the policy)						\$	\$		\$	\$
POLICY OR BOND NUMBER	CP 646638-A										
POLICY EXP. DATE	4-23-82			MPP ACCT NUMBER							
ENDORSEMENT NUMBER				TYPING DATE	3-23-79						
SERVICE OFFICE	TB:TL:5:8										
S = SAFECO INSURANCE COMPANY OF AMERICA G = GENERAL INSURANCE COMPANY OF AMERICA F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA (Policy or Bond is issued by the company designated by initial)				TOTALS GROSS MARSH & McLENNAN, INCORPORATED <i>Halstead</i> AUTHORIZED REPRESENTATIVE							



S - SAFECO INSURANCE COMPANY OF AMERICA
G = GENERAL INSURANCE COMPANY OF AMERICA
F = FIRST NATIONAL INSURANCE COMPANY OF AMERICA
HOME OFFICE: 4333 BROOKLYN AVE. N.E., SEATTLE, WASHINGTON 98185
HEAD OFFICE FOR CANADA: MISSISSAUGA, ONTARIO
(Coverage is provided by the company designated by initial, a stock insurance company herein called the company)

Certificate of Insurance

MARSH & MC LENNAN, INC. 3-170

company certifies that the insurance policies indicated below are in effect on the date of this certificate.

Name of Insured and Mailing Address (Street, City, State or Province, ZIP or Postal Code)

Policy Period:

**LINNTON PLYWOOD ASSOCIATION
10504 N.W. ST. HELENS ROAD
PORTLAND, OREGON 97231**

from **APRIL 23, 1979**

to **APRIL 23, 1982**

☒ 12:01 A.M. ☐ Noon

Standard Time, at the address of the insured

For each policy the following schedule indicates the basic type of insurance provided with the limit of the insurer's liability or maximum amount payable for loss.

This certificate is only a statement of the existence of the policy or policies of insurance herein referred to and neither affirmatively nor negatively amends, extends or alters the coverage afforded by any policy described herein.

Policy Number	Type of Insurance	Coverage	Limits of Liability or Amount of Coverage		
			One Person	One Occurrence	Aggregate
CP 646638-A	Liability Other Than Automobile	Bodily Injury Property Damage	\$	\$ 300,000. \$ 100,000.	\$ 300,000. \$ 100,000.
		Combined		\$	
CP 646638-A	Automobile Liability	Bodily Injury Property Damage	\$ 300,000.	\$ 300,000. \$ 100,000.	
		Combined		\$	
CP 646638-A	PHYSICAL DAMAGE	COMPREHENSIVE ACV/SP. PERILS COLLISION	1,000. DED.		
	Property Insurance		Perils Insured Against		Coins. %
		Building(s) Personal Property Business Interruption			Limit of Liability
		Location:			
	Workmen's Compensation	Subject to the terms of the Workmen's Compensation laws of the state in which policy affords coverage.			

Location of risk covered, or description of automobile or contract covered, or description and location of operations or work covered:

1977 PETERBILT TRACTOR MDL #349-A19,

In the event of any material change in, or cancellation of, said policies, the undersigned company will endeavor to give written notice to the party to whom this certificate is issued, but failure to give such notice shall impose no obligation nor liability upon the company.

Certificate is issued to: Name and Address

**GRANTREE LEASING CORP.
2300 S.W. FIRST AVENUE
PORTLAND, OREGON 97201**

THIRTY (30) day prior notice of cancellation to certificate holder has been endorsed to policy No.(s):

☐ If an "x" in box - limits of liability have been increased only for operations or work described above.

Any statement on reverse side is void.

MARSH & McLENNAN, INCORPORATED

By

H. A. Steen

SAFECO INSURANCE COMPANY OF AMERICA
GENERAL INSURANCE COMPANY OF AMERICA
FIRST NATIONAL INSURANCE COMPANY OF AMERICA

Dated

at **TB:RM:5:8** on **3-22-79**



LEASED AUTOMOBILE -
LESSOR'S INTEREST

It is agreed the automobile(s) described below or any replacement thereof leased to the named insured for a continuous period of twelve months or more shall be considered an "owned" automobile. It is further agreed the following named lessor is included as an additional insured but only as respects acts or omissions of the named insured and only as respects the "owned" automobile; provided, however, that coverage shall not apply to the lessor of said automobile as an insured while the lessor is driving or has assumed control of such automobile.

Named Lessor and Address

BILL-MAR, INC., BILL WALSH TRUCKING & WILLIAM E. WALSH
2360 N. MARINE DRIVE
PORTLAND, OREGON 97217

Description of Automobile(s)

1979 MACK TRUCK, S# RWL766LST43373

This endorsement is executed by the company stated in the declarations.

COMPLETE THE FOLLOWING IF NOT ATTACHED TO POLICY WHEN POLICY IS ISSUED:

INSURED	LINNTON PLYWOOD ASSOCIATION		
ENDORSEMENT EFFECTIVE	1-25-79	(at the hour of day stated in the policy)	
POLICY OR BOND NUMBER	CP 646638		
POLICY EXP. DATE	4-23-79	MPP ACCT NUMBER	
ENDORSEMENT NUMBER	17	TYPING DATE	3-23-79
SERVICE OFFICE	TB:TL:5:8		

Gordon H. Sweany
GORDON H. SWEANY, PRESIDENT

W.D. Hammersla
W.D. HAMMERSLA, SECRETARY

MARSH & McLENNAN, INCORPORATED

H.A. Slivers
RESIDENT LICENSED AGENT



S=SAFECO INSURANCE COMPANY OF AMERICA
G=GENERAL INSURANCE COMPANY OF AMERICA
F=FIRST NATIONAL INSURANCE COMPANY OF AMERICA

ACKNOWLEDGEMENT OF POLICY CHANGE

Agency Name and Address

MARSH & MC LENNAN, INC.
3-170

IMPORTANT - Please retain
this with your policy file.

Named Insured and P.O. Address (Number, Street, Town, County, State, ZIP Code)

LINNTON PLYWOOD ASSOCIATION
10504 N.W. ST. HELENS ROAD
PORTLAND, OREGON 97231

POLICY NUMBER

CP 646638

EFFECTIVE DATE OF CHANGE

JANUARY 25, 1979

EXPIRATION OR ANNIVERSARY DATE

APRIL 23, 1979

This policy is hereby amended as follows in accordance with your request:

TB:TL:5:8 3-23-79
END. #16

If any premium adjustment or prescribed standard endorsement is required because of these changes, the premium will be adjusted or the appropriate endorsement issued at the time of next audit or policy anniversary.

The following **AUTOMOBILE** is **ADDED**:

Note - If this policy covers Automobile Liability - the coverage and limits provided automatically extend to cover any additional or replacement unit acquired.

Year	Trade Name	Body Type	Motor or Serial Number	Maximum Operating Radius	Gross Weight	Garage Location (Town & State)
1979	MACK	TRUCK	S# PWL766LST53373		80,000.	PORTLAND, OREGON

☐ ACV ~~XXXXXXXXXX~~ SP. PERILS ☐ Medical Payments \$ _____ each person ☐ Towing and Labor
☒ \$1,000. Deductible Collision ☒ Uninsured Motorists ☐ Other (describe) _____

The following **AUTOMOBILE** is **DELETED**: Year Trade Name Identification # Garage Location

Any **OTHER CHANGE** - describe (addition, deletion, amendment of coverage or limits of liability).

Any loss under any property coverages afforded by the policy is payable as interest may appear to the named insured and:

(Name, Address, ZIP Code)

MACK FINANCIAL CORPORATION
5411 NORTH LAGOON STREET
PORTLAND, OREGON 97217

MARSH & MC LENNAN, INC.

By HA Stevens
AUTHORIZED REPRESENTATIVE

Issued _____

☐ Loss Payee ☐ Mortgagee ☐ Contract of Sale

LOSS PAYABLE CLAUSE

This insurance as to the interest of the Bailment Lessor, Conditional Vendor, Mortgagee or other secured party or Assignee of Bailment Lessor, Conditional Vendor, Mortgagee or other secured party (herein called the Lienholder) shall not be invalidated by any act or neglect of the Lessee, Mortgagor, Owner of the within described automobile or other Debtor nor by any change in the title or ownership of the property; provided, however, that the conversion, embezzlement or secretion by the Lessee, Mortgagor, Purchaser or other Debtor in possession of the property insured under a bailment lease, conditional sale, mortgage or other security agreement is not covered under such policy, unless specifically insured against and premium paid therefor; and provided, also, that in case the Lessee, Mortgagor, Owner or other Debtor shall neglect to pay any premium due under such policy the Lienholder shall on demand, pay the same.

Provided also, that the Lienholder shall notify the company of any change of ownership or increase of hazard which shall come to the knowledge of said Lienholder and, unless permitted by such policy, it shall be noted thereon and the Lienholder shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise such policy shall be null and void.

The company reserves the right to cancel such policy at any time as provided by its terms, but in such case the company shall notify the Lienholder when not less than ten days thereafter such cancelation shall be effective as to the interest of said Lienholder therein and the company shall have the right, on like notice, to cancel this agreement. If the insured fails to render proof of loss within the time granted in the policy conditions, such Lienholder shall do so within sixty days thereafter, in form and manner as provided by the policy, and further, shall be subject to the provisions of the policy relating to appraisal and time of payment and of bringing suit.

Whenever the company shall pay the Lienholder any sum for loss or damage under such policy and shall claim that, as to the Lessee, Mortgagor, Owner or other Debtor, no liability therefor existed, the company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the debt, or may at its option, pay to the Lienholder the whole principal due or to grow due on the mortgage or other security agreement with interest, and shall thereupon receive a full assignment and transfer of the mortgage or other security agreement and of all such other securities; but no subrogation shall impair the right of the Lienholder to recover the full amount of its claim.

Whenever a payment of any nature becomes due under the policy, separate payment may be made to each party at interest provided the company protects the equity of all parties.

NOTED FOR INFORMATION
THAT THE ABOVE IS A
COPY OF THE POLICY